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USAID/E-PESO ACTIVITY

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ACRONYMS

ACH	Automated Clearing House
ATM	Automated Teller Machine
BAP	Banker's Association of the Philippines
BIR	Bureau of Internal Revenue
BRD	Business Requirements Document
BSFI	BSP Supervised Financial Institutions
BSP	Central Bank of the Philippines
BTCA	Better Than Cash Alliance
BTr	Bureau of Treasury
CCT	Conditional Cash Transfer
CDI	Cities Development Initiative
DBM	Department of Budget and Management
DBP	Development Bank of the Philippines
DILG	Department of Interior and Local Government
DevCon	Developers Connect Philippines
DoF	Department of Finance
DSWD	Department of Social Welfare and Development
DTI	Department of Trade and Industry
eBIRForm	Electronic BIR Tax Filing Form
EFT	Electronic Fund Transfer
eTPSCert	Electronic Tax Software Provider Certification
ETRACS	Enhanced Tax Revenue Assessment and Collection System
GPH	Government of the Philippines
GRC	Governance, Risk, and Compliance
KOICA	Korea International Cooperation Agency
LGU	Local Government Unit
MOU	Memorandum of Understanding
MSME	Micro, Small, and Medium Enterprise
MVP	Minimum viable products
NATCCO	National Confederation of Cooperatives
NRPS	National Retail Payment System
OTOP	One Town One Product

Pag-IBIG	Home Development Mutual Fund
PCHC	Philippine Clearing House Corporation
PEPPOL	Pan-European Public Procurement Online
PFG	Partnership for Growth
PPMI	Philippine Payments Management, Inc.
PPP	Public Private Partnership
QR Code	Quick Response Code
RBAP	Rural Bankers Association of the Philippines
RPT	Real Property Taxes
SSS	Social Security System
SuG	Start-up group
TRISD	Technology Risk and Innovation Supervision Department
TSP	Tax Service Provider
TWG	Technical working group
WE	Women entrepreneurs
W-GDP	Women's Global Development and Prosperity Initiative Fund
USAID	United States Agency for International Development

EXECUTIVE SUMMARY

The USAID/E-PESO program promotes broader economic growth and financial inclusion by helping to increase the use of digital payments in the Philippines. In December 2019, a Better Than Cash Alliance report stated that e-payments in the Philippines made up ten percent of all total payment transactions in 2018. This is an indicator of success for initiatives undertaken by E-PESO, which had aimed to increase e-payments from one percent in 2015, to ten percent of the total volume of domestic retail transactions by 2020.

For the year ending September 30, 2020, E-PESO continued to deliver target outputs and milestones despite the mobility and physical distancing restrictions that started in March 2020 which was brought about by the Covid-19 pandemic. In driving e-payments adoption by government, E-PESO completed the draft policy revision and financial literacy manual to support the Department of Social Welfare and Development (DSWD) in transitioning disbursements of social benefits under the Pantawid Pamilyang Pilipino (4Ps) conditional cash transfer program from cash cards to transaction accounts for greater financial inclusion. The manual is being field tested and will be completed in November 2020. In June 2020, the Activity completed the HACK^TAX innovation challenge by the Bureau of Internal Revenue (BIR) with the awarding of three (3) winning applications out of 170 entries led by an app that allows e-filing and e-payment of taxes using Facebook Messenger. E-PESO successfully launched the Connecting Women Entrepreneurs to the Digital Economy (CWEDE) project under the Women's Global Development and Prosperity (W-GDP) Initiative in partnership with the Department of Trade and Industry (DTI), National Confederation of Cooperatives (NATCCO), Facebook, Lazada and Shopee. Integrated digital marketing training modules, based on training needs assessment conducted earlier, were developed and delivered to two out of six planned training batches to help about 500 women entrepreneurs become effective online sellers. Only one month into their 60-day training program, 68% of the trainees have put up their online stores and made 7,395 sales volume worth PHP 1.4 million. To promote digital payments adoption by businesses through e-filing and e-payment of taxes, E-PESO expanded the Electronic Tax Solution Provider (eTSP) system and added 14 tax return forms this year bringing the number of forms supported to 19 out of a total of 38 BIR forms.

On COVID-19 response work, E-PESO co-created the ReliefAgad ("quick relief") app with the DSWD and an association of IT developers, and deployed it to help target beneficiaries register to DSWD's Social Amelioration Program (SAP) emergency relief subsidies for about 13 million low-income households. A total of 4.3 million beneficiaries registered through ReliefAgad including 1.1 million who enrolled their bank or e-money accounts to receive their subsidies. E-PESO launched and completed various communications campaigns to increase awareness among the businesses and the public on the use of digital payments to continue making financial transactions despite the lockdowns imposed by GPH for public safety reasons. The campaigns were implemented in partnership with the Bangko Sentral ng Pilipinas (BSP), the DSWD and the BIR.

In expanding digital payments infrastructure, E-PESO worked with the BSP and the payments industry to launch an interoperable digital bills payment service that runs over PESONet rails with government institutions as the initial adopters. E-PESO also started working with the industry on the establishment of an interoperable cash agent network that will potentially utilize the InstaPay infrastructure. A draft term sheet is being completed to facilitate the signing of a multilateral agreement among the participating financial institutions to enable them to share cash agents and service customers' cash deposit and withdrawal transactions especially in areas with few financial access points. An assessment of current cash agent regulations is also being completed to identify gaps and improve policy on shared cash agent networks.

In improving enabling environment for e-payments, a “Study on E-Payments Adoption by Businesses” was completed to identify barriers behind the low digital payments penetration among the business sector. The study identified the issues, root causes and recommendations on how businesses can expand digital payments usage. It is now being used to advance an e-invoicing and e-official receipt framework for the Philippines. E-PESO likewise assisted the BSP in the acquisition of a governance, risk and compliance (GRC) solution that will strengthen the payment industry’s cybersecurity through more effective compliance and reporting of the banks’ and electronic money issuers’ cybersecurity risk management activities. Meanwhile, digital payments usage continues to expand with PESONet growing over 8 times this September 2020 to 4.1 million transactions compared to last year, and Instapay more than 7 times at 28.2 million transactions.

On assisting USAID partner cities in adopting digital payments, E-PESO helped Valenzuela City integrate Paymaya mobile money service as an e-payment option for collecting local taxes and fees. Two more local government units (LGUs), the Municipality of Ubay in Bohol Province and the Municipality of Nabunturan in Davao de Oro Province, have adopted digital payments with E-PESO intervention.

While many outputs and milestones were achieved during the year, several sub-tasks were unfavorably affected by the public health emergency brought about by the Covid-19 pandemic and thus removed from the latest workplan submitted to USAID in September 2020. Assistance to BTr, further work on establishing an interoperable cash agent network and improving the interoperable bills payment e-infrastructure could not be undertaken. Other sub-tasks where no progress could be achieved are the support to PPMI to expand its membership and onboarding process; support to BSP in formulating cybersecurity policy strategy, in implementing the Governance, Risk and Compliance (GRC) system, in developing cybersecurity capability of financial executives and in developing a cybersecurity awareness program with the payments industry.

Nonetheless, E-PESO is optimistic about completing its remaining tasks in the workplan. Through the crisis, policymakers, business sector, payments industry and the public have realized that massive digital adoption is needed to enable economic growth even under the constraints of social distancing and local area lockdowns. In fact, Secretary Dominguez of DOF conveyed such message in his speech at the #Hackatax awarding online ceremony. E-PESO will take advantage of this opportunity to further accelerate the digital payments adoption in the Philippines through its remaining workplan tasks.

PROGRAM OVERVIEW AND INTRODUCTION

Program Name:	USAID/E-PESO Activity
Activity Start Date and End Date:	March 18, 2015-February 17, 2021
Name of Prime Implementing Partner:	Chemonics International Inc.
[Contract/Agreement] Number:	AID-492-C-15-00001
Name of Subcontractors:	Leonine Initiatives Laggui and Associates Mode Devi Publishing, Inc. CAI-STA Philippines Inc. Moodlelearning Inc. SyCip Gorres Velayo & Company (Ernst & Young Philippines)
Major Counterpart Organizations	Central Bank of the Philippines (BSP) Department of Budget and Management Department of the Interior and Local Government Department of Social Welfare and Development Bureau of Internal Revenue Philippine Payments Management, Inc.
Geographic Coverage (cities and or countries)	Philippines
Reporting Period:	April 1, 2020 - June 30, 2020

The E-PESO Activity (E-PESO) is a USAID/Philippines project that supports the U.S.-Philippines Partnership for Growth (PFG) in addressing constraints to sustained and more inclusive economic growth. E-PESO partners with the Government of the Philippines (GPH) and the private sector to achieve the rapid, widespread adoption of e-payments in a country where 99 percent of payment transactions still take place through cash.

E-payments offer a secure, cost-effective means for Filipinos to access a broader range of financial products and services that can help them build assets, better withstand shocks, and participate more broadly in the formal economy. E-payment services also help better track financial flows, in line with the GPH's drive for greater transparency and accountability.

In 2014, the Economist Intelligence Unit recognized the Philippines as a top global leader in promoting financial inclusion. Worldwide trends show that countries instituting national financial inclusion strategies also tackle poverty at a higher rate than those that do not. The Central Bank of the Philippines (BSP) takes the lead in capitalizing on global trends with its National Strategy for Financial Inclusion, heavily focused on providing most Filipinos access to an electronic transaction account.

E-PESO helps Filipinos benefit from new and innovative e-payment products, more outlets that welcome the use of electronic money, improved transparency and accountability in transactions with government, and a stronger regulatory environment that protects consumers. It supports the development of a lasting, inclusive e-payment infrastructure that helps to explicitly meet the needs of Filipinos.

E-PESO focuses on four sub-purposes:

I: Work for the Rapid Adoption of e-Payments in Financial Systems. E-PESO supports the digitalization of large-scale payment streams in both the private and public sectors. It provides technical assistance for GPH agencies to improve services and fiscal management by expanding the use of e-payments in various transactions. E-PESO helps bring the benefits of digital payments to targeted businesses, including those from the fast-moving consumer goods industry with large retail payment flows.

2: Expand the Infrastructure for e-Payments. E-PESO supports the establishment of digital payment services that utilize the existing infrastructure under the BSP's National Retail Payment System (NRPS) policy framework. These services include interoperable digital bills payment services, interoperable cash-in/cash-out agent networks, and merchant payments. E-PESO helps the industry set up these services and works with government and private institutional users to pilot and adopt the services.

3: Improve the Enabling Environment for e-Payments. E-PESO supports the BSP in establishing and implementing an interoperable NRPS. It provides the BSP technical assistance and training to promote digital security, consumer protection and confidence, financial inclusion, and e-payment stability within the broader payment system.

4: Address Gaps in the Broader e-Payment Ecosystem. E-PESO promotes global knowledge sharing of emerging trends to help identify and address supply and demand constraints to broader e-payment usage. It builds e-payment ecosystems with a particular focus on key cities identified under USAID's Cities Development Initiative (CDI).

PROJECT ACHIEVEMENTS

SUB-PURPOSE I: RAPID ADOPTION OF E-PAYMENTS IN FINANCIAL SYSTEMS

In its final fiscal year, E-PESO accelerated its work to push the adoption of digital payments at key aggregation points, to maximize the effect of interventions in achieving wholesale adoption of e-payments by businesses and government. While continuing with planned activities, E-PESO was able to integrate in the last two (2) quarters COVID-19-related activities to support both government and the private sector cope with the transition to the 'new normal' brought about by the pandemic.

Despite the COVID-19 pandemic, E-PESO was able to continue its work with the Department of Social Welfare and Development (DSWD) in transitioning from use of cash cards to transaction accounts and developing an enhanced financial literacy program to integrate financial inclusion in the Pantawid Pamilyang Pilipino Program (4Ps). The E-PESO-supported HACK^TAX innovation challenge of the Bureau of Internal Revenue (BIR) was successfully implemented with three (3) applications declared as winners out of 170 entries. E-PESO successfully launched the Connecting Women Entrepreneurs to the Digital Economy in partnership with the Department of Trade and Industry (DTI), National Cooperative Confederation (NATCCO), Lazada and Shopee. E-PESO continued supporting the BIR in expanding the Tax Solution Provider (TSP) tool to accommodate more tax return forms.

To support the government in its COVID-response initiatives, E-PESO assisted the DSWD in deploying digital solutions in the implementation of the Social Amelioration Program (SAP). To support both consumers and business cope with the challenges brought about by the pandemic by adopt digital payments to enable safe and remote transactions, E-PESO launched a digital payments communications campaign. The campaign was implemented in partnership with key stakeholders, namely, the Bangko Sentral ng Pilipinas (BSP), the DSWD and the BIR.

Task 1.1: Facilitate Adoption of e-Payment Services in Government Agencies

1.1.1 Support the Department of Budget and Management (DBM) in Rolling-Out the Budget and Treasury Management System (BTMS) (completed)

Activities for this Sub-task has already been completed.

1.1.2 Support a GPH Agency with Influence Over a Large Base – Home Development Mutual Fund (Pag-IBIG) and/or Social Security System (SSS)

This Sub-task was removed from the work plan as these GPH agencies have demonstrated their capacity to implement their e-payments adoption projects with their preferred banks. The Sub-task has also been taken over by other priorities.

1.1.3 Support a GPH Agency with Influence Over a Large Base – Department of Social Welfare and Development

E-PESO is providing technical assistance to the Department of Social Welfare and Development (DSWD) integrate financial inclusion in the *Pantawid Pamilyang Pilipino Program* (4Ps) by shifting the

disbursement of cash grants from cash cards to transaction accounts, developing a comprehensive financial literacy program, and implementing a pilot using transaction accounts complemented by select training sessions of the first module of the financial literacy program. The project was kicked-off on November 22, 2019 with the signing of E-PESO's technical assistance proposal. The signing was witnessed by representatives from the Bangko Sentral ng Pilipinas (BSP), Land Bank of the Philippines (Landbank) and the DSWD 4Ps National Program Management Office (NPMO).



Left (from left to right): DSWD Secretary Rolando Bautista and E-PESO Chief of Party Mamerto Tangonan signs E-PESO's TA proposal. The signing is witnessed by Managing Director Pia Tayag of the Center for Learning and Inclusion (CLIA) of the BSP and Vice-President Domingo Galsim of Landbank. Right (from left to right): Vicente Catudio (E-PESO), Director Joyce Sufficiencia (BSP), Managing Director Pia Tayag (BSP), Director Zaida Pulido (DSWD), Secretary Rolando Bautista (DSWD), Mamerto Tangonan (E-PESO), Director Gemma Gabuya (DSWD 4Ps NPMO), and Vice-President Domingo Galsim (Landbank).

A two-pronged strategy was adopted by the DSWD and the key stakeholders in the consultation workshop facilitated by E-PESO held on January 16 to 17, 2020 in Clarkfield, Pampanga, with the goal of graduating 4Ps beneficiary families achieving financial independence and sustainability, as they move up from poor to low-income or low middle-income socioeconomic class. The beneficiaries will be introduced to financial services that are relevant to them and progresses from the most basic transaction account to advanced products such as credit, insurance and investment. This will be supported by a 7-year comprehensive financial literacy program to provide beneficiaries with the skills needed to use the different financial services. A pilot in select areas on the use of transaction account supported by sessions under the first module will be implemented.

A key component of the E-PESO technical assistance is the enhancement of the current financial literacy module of the 4Ps for beneficiary families. The current financial literacy program of the 4Ps is essentially focused on budget and savings. Through E-PESO's assistance, DSWD intends to expand the program to a more comprehensive and progressive training program aligning it to the 7-year tenure of beneficiaries as prescribed by the Republic Act No. 11310 or "An Act Institutionalizing the 4Ps".

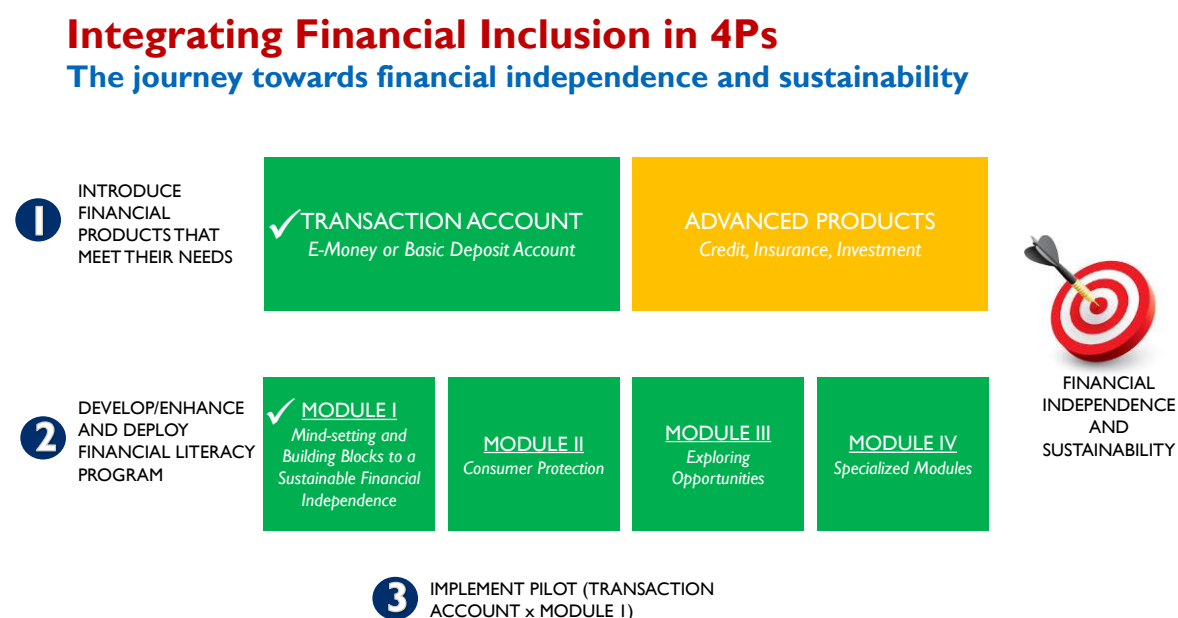
The workshop in Clarkfield Pampanga was attended by representatives from the 4Ps NPMO and regional offices as well as representatives from key stakeholder institutions, namely, the BSP, the Commission on Audit (COA), Landbank, the Microfinance Council of the Philippines (MCPI), and the Microinsurance Association of the Philippines (MIPAP). Select private sector representatives also participated like Hapinoy, Card Bank, and Cebuana Lhuillier. Hapinoy is a leading social enterprise which trains microentrepreneurs, particularly micro-retailing business ("sari-sari" store) in the countryside. Card Bank is the largest microfinance institution in the country catering mostly to microentrepreneurs in the countryside. Cebuana Lhuillier is the leading microinsurance provider in the country.



Left: Participants to the January 16-17, 2020 workshop in Clarkfield, Pampanga. Right: consultation meeting with the COA on October X, 2019 attended by (left to right) Vicente Catudio (E-PESO), Mamerto Tangonan (E-PESO), COA Chairman Michael Aguinaldo, Princess Shimadar Manaois-Battung (USAID/Philippines), Jackie Lou Dela Fuente (E-PESO), and Griselda Santos (E-PESO).

E-PESO conducted a series of online write shop sessions to develop the financial literacy training manual, from May 14 to May 22, 2020. The write shop was employed as a means to engage stakeholders to co-develop the financial literacy training manual. Five (5) 2-3-hour sessions were held featuring presentations by resource speakers and discussions with concerned stakeholders. Earlier, a baseline manual was developed by E-PESO made up of eleven (11) sessions across four (4) modules to serve as material for the write shop. The manual conformed to the DSWD-prescribed approach following the ADIDs model – Activity, Discussion, Input, Deepening and Synthesis, and was reviewed and approved by the DSWD prior to the write shop. The write shop sessions were participated 4Ps NPMO, the BSP, the DTI, the Securities and Exchange Commission (SEC), the National Privacy Commission (NPC), the MCPI, the MIPAP, Hapinoy, CARD Bank and Cebuana Lhuillier. The schedule of the write shops can be found in [Annex 6](#).

Figure 1: Financial Inclusion Framework for 4Ps



A second draft of the financial literacy manual was submitted to DSWD on June 12, 2020. The revised manual incorporated the inputs and comments from the write shop. Also, from eleven (11) sessions, the manual was expanded to fifteen (15) sessions. A pre-testing was conducted in October 2020 to test Module I to select group of beneficiaries, determine the suitability of the module in terms of objectives, content, methodology and tools, elicit inputs and recommendations from the participants

on areas for improvement, and revise module contents, tools and approaches, as necessary. Two groups participated in the pre-test, one from National Capital Region (NCR) and another one from Central Luzon (Region 3). The feedback from the pre-test were considered in revising or improving Module I and the rest of the manual. The manual is expected to be finalized in November 2020. The final draft will incorporate the three (3) sessions the BSP is developing under the Financial Consumer Protection Module as well as the pre-assessment questionnaires for each session which DSWD and E-PESO are currently developing.

On the other hand, to enable to transition from cash cards to transaction account as mode of payment for the 4Ps cash grants, E-PESO assisted the DSWD in drafting a policy adopting transaction accounts in the distribution of 4Ps cash grants as well as the request for legal opinion from COA on co-mingling of funds and retention of savings which are basic features of the transaction account. The COA legal opinion is expected to be obtained in November 2020 and –will be the basis in finalizing the draft policy. The pilot rollout of the transaction account and financial literacy activities will commence in December 2020.

Figure 2: Financial Literacy Training Manual Outline

Financial Literacy Program



FINANCIAL LITERACY MANUAL FOR PANTAWID PAMILYANG PILIPINO PROGRAM

Module I	Mind-setting and Building Blocks to a Sustainable Financial Independence
Session 1	Mind-setting to a Sustainable Financial Independence
Session 2	Introduction—Knowing My Financial Well-Being
Session 3	Learning to Budget
Session 4	Learning to Save
Session 5	Understanding Transaction Accounts
Module II	Consumer Protection
Session 1	Consumer Protection Rights
Session 2	Financial Consumer Protection—Basics of Banking
Session 3	Financial Scams
Session 4	Cybersecurity, Data Privacy, and Social Media
Module III	Exploring Opportunities
Session 1	Jobs and Small Business and Accessing Right Skills and Opportunities
Session 2	Business Ideation
Session 3	Going the Small Business Route
Module IV	Specialized Modules
Session 1	Getting Started as an Entrepreneur
Session 2	Microinsurance
Session 3	Microcredit

1.1.4 Support a GPH Agency with Influence Over a Large Base – Bureau of Treasury

As a consequence of the COVID-19 pandemic, this sub-task has been removed from the work plan due to the insufficient time remaining to complete it.

1.1.5 Support a GPH Agency with Influence Over a Large Base – Bureau of Internal Revenue

HACK^TAX Innovation Challenge

E-PESO is supporting the Bureau of Internal Revenue (BIR) improve and expand electronic platforms for tax filing and payments transactions as it transitions into a fully digitized tax administration system. The BIR, E-PESO, and Developers Connect Philippines (DEVCON), the largest software development community in the country, launched in October 2019 the HACK^TAX Innovation Challenge, a nationwide competition on developing online applications that would facilitate faster and

more convenient digital taxpayer transactions with the BIR. The HACK^TAX competition aims to simplify and streamline tax payment by providing applications for use in filing and updating taxpayer registration details, and in paying monthly value-added tax, percentage tax, and annual income tax returns of self-employed taxpayers, including micro and small enterprises and professionals. It is part of the BIR's digital transformation drive that seeks to improve the ease of doing business, and to make taxpayer services more convenient, reliable, and transparent.



Inclusion Fusion: Innovation x Impact Night event on November 22, 2019 to promote HACK^TAX to the software development community. Left: BIR Deputy Commissioner Lanee David delivering message. Right: panel discussion participants (left to right): Ross Fallorina (Senior Program Lead, QBO Philippines), Salve Duplito (co-host of ANC's "On the Money") Raymond Abrea (Founding Chairman, ACG) John Cary Ong (Executive VP and Head of Transaction Banking, UnionBank of the Philippines), Atty. Lanee Cui-David (Deputy Commissioner, BIR), Dr. John Paul Vergara (Ateneo de Manila University), Asec. Dakila Napao of Department of Finance, Jeffrey Lehrer (Chief Office of Economic Development & Governance, USAID Philippines), Richard Bon Maya (National Technology Officer, Microsoft Philippines)

A total of 175 proposals were received by the organizers in December 2019, an indication of the interest from the software development community to help the BIR improve and/or digitize its taxpayer services. From the 175 entries, 20 finalists were selected and announced in December 2019. The finalists were selected by a panel of judges composed of BIR executives and the organizers. The HACK^TAX bootcamp, a series of learning sessions, kicked-off on January 18, 2020. Throughout the bootcamp period, the finalists were given the time to develop their prototype solutions, integrate and test their solutions with application programming interfaces (APIs) provided by partners, and refine their solutions.



HACK^TAX bootcamp sessions

Despite the ECQ from March to May 2020, which limited the mobility of the competing finalists, 12 teams pursued and completed the development of their solution. On June 19-20, 2020, HACK^TAX held an online demonstration and pitching featuring the remaining 12 finalists. The 12 finalists presented their solutions to the panel of judges composed of executives from the BIR, the Department of Finance (DOF), PayMaya Philippines, Inc., Union Bank of the Philippines, Talino Venture Labs, Microsoft Philippines, Amazon Web Services, Ateneo de Manila University, Asian Consulting Group, and Golden Arches Development Corp., who selected the winners. The challenge was finally concluded with a virtual awarding ceremony held last June 22, 2020.

Figure 3: HACK^TAX Finalists



ChatGenie's solution is focused on making the process completely frictionless. Instead of requiring taxpayers to visit a website and/or download a mobile app then force users to register and log in, ChatGenie made it available on something that 9 out of 10 Filipinos already have on their phones, Facebook Messenger. All the taxpayers need to do is to search BIR on Messenger and put their TIN on the BIR Mini App. Filing is done by selecting the filing method whether quarterly or annually. Once done, taxpayers can just declare their income. Taxpayers can pay their taxes electronically via card (Mastercard/VISA/JCB), Paymaya, and Unionbank.



eConnect is an app for filing, payment, and management of taxes for individual taxpayers. eConnect simplifies registration of new and existing taxpayers and once registered, taxpayers can file and pay BIR forms such as Annual Registration Form, Value Added, Withholding, Percentage, and Income Tax Forms, guided by a sleek user experience that requires only important fields to fill-up. With eConnect, taxpayers can pay taxes at the comfort of their own home or office using debit card, credit card, and digital wallets. This is made possible by their partnership with Paymaya and other payment channels later. Built by a team of developers and accountants with proven capability to deploy modern, secure, and scalable apps on latest Microsoft Azure technologies, eConnect is ready to serve and connect the BIR and taxpayers.



Proving that a sale has occurred is essential to compliance and raising tax revenue without implementing new taxes. Currently, this is done through physical official receipts, which are pain to renew, print, and transport; and unofficial digital receipts, e.g. the ones emailed by Lazada, which can't be claimed for input tax because they're unofficial. Because the act of issuing the receipt is separate from the act of reporting the sale, the likelihood for errors and fraud is higher. Third Channel will provide a system that makes it easy to issue an e-receipt, capture and upload the data in the receipt to a centralized database, and embed authentication information for validation—all in a single step. Capturing the data of issued receipts in real-time helps compliance teams cross-validate purchases and sales.



Wyvern-ONETT is an online platform that provides a systematic solution to facilitate the assessment and collection of taxes on BIR one-time transactions (ONETT) such as capital gains tax, donor's tax, estate tax and documentary tax. It covers end-to-end business processes - from taxpayer application to submission of documents to approval and payment of tax due.



Yanhua Tax Online is an online tax processing system for taxpayers and BIR, with offline accounting capabilities. Features for taxpayer access includes registration, updates and tax clearance applications, returns filing, and tax payments, and daily transactions recording, financial reports generation and monthly, quarterly and annual tax forms. Taxpayer processes for each application or filing, have been streamlined to a maximum of 3 major steps only, no physical visit to BIR offices and banks is required and overall processing time reduced by 80%. The built-in accounting system of Yanhua Tax Online enables Taxpayers to record transactions with transparency and in compliance with tax regulations. Features for BIR Access includes review and approve applications online, automated reports for audit and other purposes, automated processes up to 75%, and timely and accurate audit procedures and reporting.



Digitax is cloud based digital platform for individual taxpayers to efficiently transact with the BIR. The platform has multiple solutions which are end-to-end services for the tax and business needs of individual earners. The platform specifically handles Business Registration, Tax Submission, Tax Payment, and Point of Sale or E-receipt transactions. By combining the four solution, Digitax can make taxation for these individuals more transparent and efficient. Digitax is an enabling platform to support the growth of individual entrepreneurs in the country by being present throughout the life cycle of every business. As an answer to the Covid 19 situation, Digitax is also designed to help BIR augment their capacity and provide real time analytics. The platform has an interface that enables BIR personnel to perform their duties at the comfort of their home.



The new norm is here and the changes it brings can affect all our businesses, particularly our accounting system or the lack of it. AKTax is here to connect business owners to a community of reliable, credible, and qualified accountants and bookkeepers who can help secure tax compliance in their business operations, monthly, quarterly, or annually. With just three simple steps, business owners can now search for the right accountant or bookkeeper for them within their location, according to their business specifications, and at the professional fees they approve of. With the technical innovation of geo location for matching, blockchain technology for credentials certification and fraud prevention, cloud services for historically storing documents, and the convenience of processing accounting matters and payments online, business owners can now rely on AKTax in finding and booking their reliable Tax Hero.



mReceipt aims to make all transaction records and receipts digital, that is making the traditional recording and use of paper receipts for transactions a thing of the past. This will make the auditing and reporting of all business transactions for the BIR much easier and more transparent. Furthermore, it would lessen the friction of paying any kind of tax by streamlining and merging the records and payments into an automated-centralized system. The solution can be divided into three major parts. First part is a centralized-server where businesses can send a copy of their transaction or digital receipts which can be done through an API call. Second is a customizable loyalty card app with different types of modules. These would be essential for mass adoption. The third part is the automated report of all the transactions and the transfer of equivalent taxes to the BIR.



TaxIT will create a web-based and mobile friendly application to enable seamless online transaction with BIR. The app will remove most of the manual process in between the taxpayers and BIR. The app will take care of identifying the forms needed for the transaction and consolidate every one of them into one form. Required documents can be attached to a transaction electronically. Online payments will be enabled. The app will provide live updates concerning the transaction through email. The app will support other methods in the future like SMS and in-app notifications. Tax deficiencies can be resolved online. Transaction can be approved, denied or marked as deficient. Transaction configurability to easily update forms and business rules.



TaxOffice is an innovative tax app solution that stemmed from the frustrations of professionals and service business owners with regards to filing and paying their taxes. Its features include bookkeeping, tax preparation, tax filing, and tax payment, which address the pains of the taxpayers. All revenues and expenses are recorded by photographing the transaction uploaded directly to system, making it simple and user-friendly. In addition, tax dues are computed based on the income and expense entries while e-forms are forwarded directly to the BIR System. Tax payments are done through payment partners such as Paymaya and Unionbank integrated in the app. The privilege access given to BIR examiner, in times of audit, eliminates face to face interaction, which leads to prevention of red tape transactions. TaxOffice empowers taxpayers to comply with tax regulations. Hence, it aims to enhance the government's tax collection and to provide an all-in-one tax solution to taxpayers at the same time.



ECTAX aims to help business owners register their business the Easy and Convenient way. It is designed to help professionals, business owners, partnerships and corporations register their businesses in one sitting and with just a few clicks. ECTAX also provides an effective and comprehensive service which includes the exact time of pick-up or delivery of the BIR registration papers to the business address. To add more value, ECTAX will also be educational and competent in providing the latest updates in BIR Rules and Revenue Regulations.



Our solution is to create a web & mobile application where filing is done in a step-by-step manner akin to form wizards which ensure all entries are correct before proceeding to the next step. Taxes are computed automatically and upon form submission, the app will generate the appropriate payment code which can be used to process the payment. We plan to use blockchain technology to improve the filing and payment of taxes. Benefits include real-time updates to the BIR digital ledger which eliminates manual processing.



Panel of Judges (from left to right, top to bottom): Javier Olives of PayMaya Philippines, Winston Damarillo of DevCon and Talino Venture Labs, Richard Moya of Microsoft Philippines, Nicole Ranna Feliciano of Union Bank of the Philippines, Robert Ramos of Golden Arches Development Corporation (McDonalds Philippines), Deputy Commissioner Celia King of BIR, Deputy Commissioner Marissa Cabreros of BIR, Assistant Commissioner Marietta Lorenzo of BIR, Dir. Mitch Abdon of DOF, John Paul Vergara of Ateneo de Manila University, Raymond Abrea of Asian Consulting Group, and Arvin de Torres of Amazon Web Services.

The virtual awarding ceremony was led by BIR Commissioner Caesar R. Dulay. He was joined by Department of Finance Secretary Carlos Dominguez III, USAID Mission Director Lawrence Hardy II, PayMaya Philippines founder & CEO Orlando Vea, and DEVCON founder Winston Damarillo.



Speakers during the HACK^TAX awarding ceremony (from left to right, top to bottom): Commissioner Caesar Dulay of the BIR, Sec. Carlos Dominguez of the DOF, Mission Director Lawrence Hardy of USAID/Philippines, Deputy Commissioner Lanee David of BIR, Deputy Commissioner Arnel Guballa of BIR, Winston Damarillo of DevCon and Talino Venture Labs, and Orlando Vea of PayMaya Philippines.

The grand prize was won by BIR Mini-App Gorated team which developed ChatGenie, a solution for electronic filing and payment of taxes using Facebook Messenger, while eConnect and Third Channel won the first and second runner up prizes, respectively. The 3 winners and other online solutions developed through HACK^TAX Innovation Challenge are expected to contribute to the ease of doing business and increase tax collection efficiency in the country.

ChatGenie on Messenger makes tax payments easy, fast, seamless

With a solid background in software development and a crystal clear understanding of the pain points, the group that created ChatGenie, a tax payment solution using Facebook Messenger, hopes to encourage professionals and small businesses to pay their taxes diligently.

ChatGenie, the grand prize winner of HACK^TAX: The 1st BIR Tax Innovation Challenge, is a tax payment solution that utilizes available and accessible resources, which is Facebook Messenger. True to its promise of frictionless system, taxpayers just need to go to BIR Messenger, file and pay their taxes using various digital payment options. The solution will be interfaced with the BIR backend system and will be offered to taxpayers soon.

"If taxpayers want to be compliant in filing and paying their taxes, it should be a matter of just filing and paying it," said Ragde Falcis, co-founder at ChatGenie, a product of Gorated Innovation Labs Inc. (Gorated). "There is no need to download or register on a platform that is not BIR-related."

Falcis and his team at Gorated, a software development consulting company, first launched ChatGenie in 2018 as a chatbot platform. (A chatbot is a computer program that processes human conversation in digital platforms. Companies use chatbots to interact with customers without human intervention on their part.)

Falcis and his team streamlined the process of tax payments by eliminating downloads and third-party apps registration.

"We found out that all available digital solution requires taxpayers to download a mobile app and register on a third-party website," he explained. "Paying taxes is something that you do monthly, every quarter, or annually. The chance of forgetting the password every time you need to file taxes is high. True enough it showed on our survey that more than 50% forget their password every time they tried to log in."

As a mini-app within the Messenger app, ChatGenie incorporates various payment companies that include PayMaya and other credit card companies.

The HACK^TAX project demonstrates that it is possible for the private sector and the government to co-create lasting solutions to address development challenges in a country. Through the HACK^TAX, E-PESO was able to leverage private sector resources valued at US\$120,000 and aggregate value of solutions developed by the 12 finalists at US\$2.0 million.

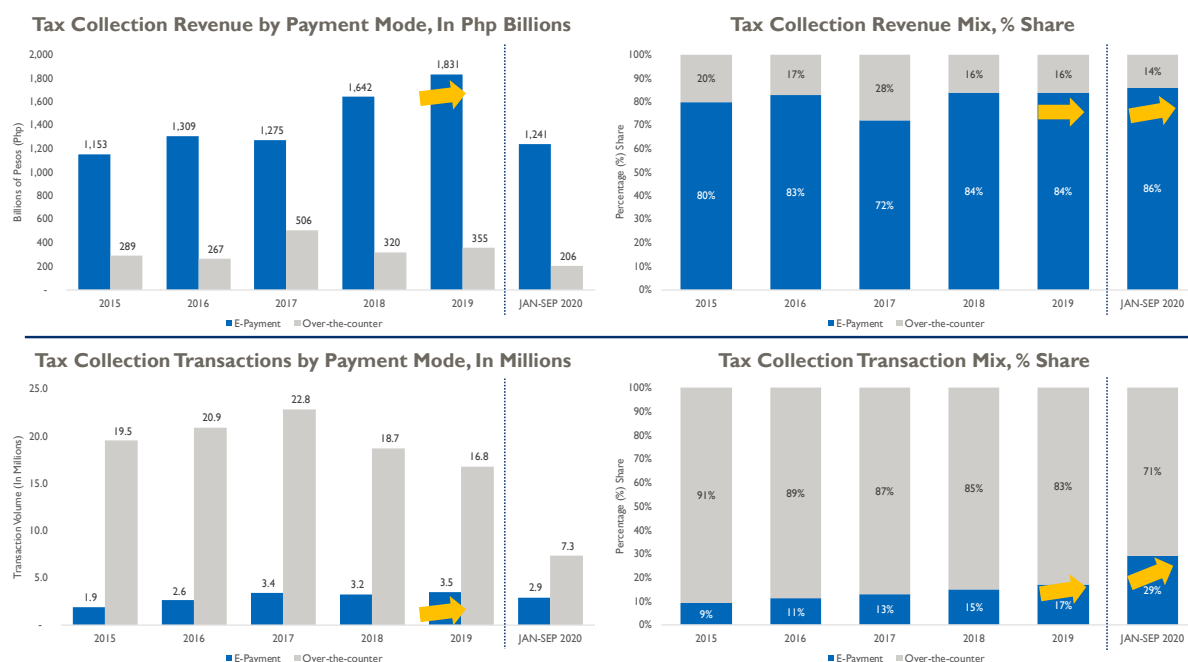
To launch the solutions developed by the winners and the rest of the finalists, BIR needs to develop the application programming interfaces (APIs) and procure an API management tool. As agreed with BIR, E-PESO will continue to support the development of the initial and/or priority APIs in collaboration with the private sector. The applications are expected to be launched to the taxpaying public before the end of 2020.

Digital Tax Collection

E-PESO is continuously assisting the BIR implement digital payment channels to cater to taxpayers that are not mandated to use the Electronic Filing and Payment System (eFPS). These are mostly micro and small taxpayers which include sole proprietors, self-employed individuals and professionals which represent over 90% of the tax filers. With the assistance of E-PESO, the BIR has launched GCash in 2016, online card payment (credit card and ATM/debit card) through Development Bank of the Philippines' (DBP) Pay Tax Online and Landbank's LinkBiz Portal in 2017, PESONet via Landbank's LinkBiz Portal and online payment via Union Bank of the Philippines in 2019, and PayMaya in early 2020. Transitioning tax payments to digital channels is part of the BIR's digital transformation drive.

Since the introduction of eFPS and the integration of online banking services of both Authorized Government Depository Banks (AGDBs) and Authorized Agent Banks (AABs), the BIR has been collecting bulk of its tax revenues through digital payments. The eFPS facility is complemented by new digital payment channels servicing non-eFPS tax filers. By the end of 2019, total tax revenue collected from digital payment channels (eFPS and new channels) amount to Php1.831 trillion, up by 12% from 2018. The share of digital payments in tax revenue collection was sustained at 84% in 2019, although transaction volume share increased to 17%. The 2020Q3 (January to September 2020) tax revenue collection is showing an uptrend with digital payments increasing its share to 86% as well as a significant jump in digital payment transaction share to 29%. This is primarily caused by the COVID-19 pandemic which limited the mobility of taxpayers due to the ECQ.

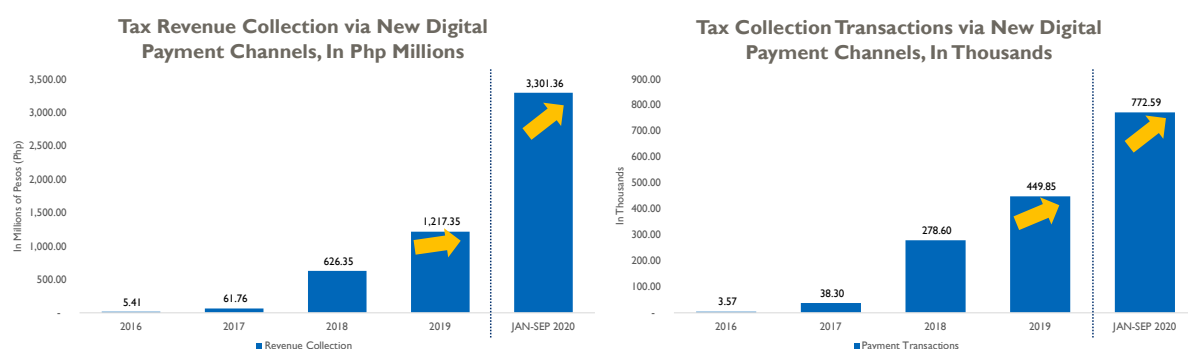
Figure 4: Tax Collection by Payment Mode



Source: Bureau of Internal Revenue

The new digital tax payment channels introduced by BIR, with the support of E-EPSO, is beginning to make significant contribution to BIR's tax collection efforts. For 2020 Q3, total tax revenue collection from these new channels amount to Php3.3 billion, which is already 171% higher than the full year 2019 collection of Php 1.22 billion. Payment transactions can potentially double the 450 thousand transactions in 2019 with 773 thousand already recorded in the first nine months of the year.

Figure 5: Tax Collection through New Digital Payment Channels

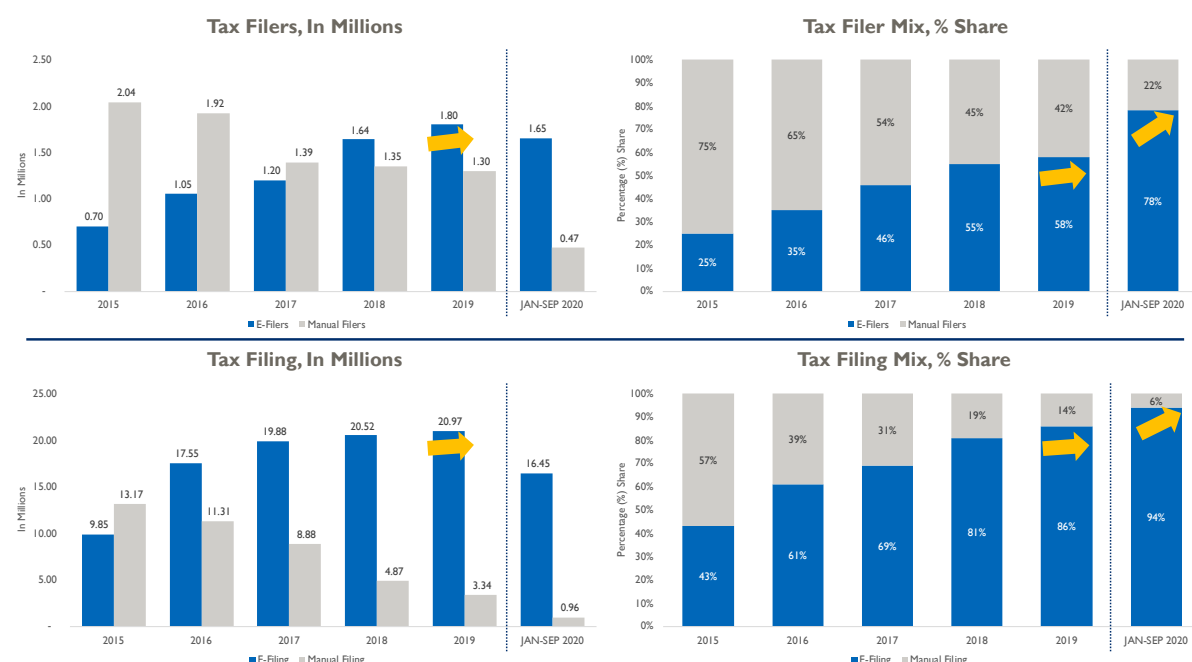


Source: Bureau of Internal Revenue

There is significant opportunity to grow digital payments and further increase the share of digital payments in total tax revenue collection of the BIR. With the 'new normal' being envisioned by the GPH and the business sector, digital payments will be the norm when making payments, including paying taxes. As of 2020 Q3, 78% of tax filers are already filing electronically, which is significantly up from 58% by the end of 2019. Also, the share of e-filing has jumped from 86% by the end of 2019 to 94% in the first nine months of 2020. We expect this trend to continue until the end of 2020. Expanding the digital payment options further and making the taxpayer experience more convenient

and seamless will push the transition of all e-filers to digital payment, thus drive transition of tax payment transactions higher than the peak 29% share noted as of 2020 Q3.

Figure 6: Tax Filing by Mode



Source: Bureau of Internal Revenue

Digital Tax Filing and Payment Campaign

USAID/E-PESO continued to support BIR's Digital Tax Filing and Payment Campaign – an information drive aiming to promote and encourage taxpayers to shift to available electronic filing (e-filing) and electronic payment (e-payment) channels. USAID/E-PESO drafted social media cards featuring [frequently asked questions \(FAQs\)](#) from webinars conducted in June orienting corporations and individual taxpayers on online filing and payment options. Social media [posts](#) were created to promote BIR's Electronic Audited Financial Statement (eAFS) website, which allows taxpayers to submit financial statements online and complements BIR's other e-filing and e-payment platforms. Social media cards on online business registration were also developed. The posts outlined the registration process for individuals to either register their businesses through the use of electronic platforms, or update their registration using BIR Form 1905 to include additional business activity (online selling). The posts can be accessed [here](#).

Eight social media posts were produced during the campaign duration. These posts recorded a combined total of 1.9 million impressions¹ and gained 142,500 engagements², yielding an average engagement rate³ of 8.32%, which is way above the 3% benchmark engagement rate.

While all posts had above-the-norm engagement rates, the content of the most engaged posts are instructional – how-to's of e-payment and e-filing. Based on sample comments, it was noted that BIR's audience pay attention to its content, hinted by relevant comments to the posts. To cite: when the posts are about using an e-payment platform of BIR most comments are about how to troubleshoot

¹ Number of times post appeared on users' feed/devices

² Number of times users interacted with a post (like, comment, share)

³ Measure of how much impression converted to engagement

not off tangent comments on other posts. To provide more relevant content to audiences, USAID/E-PESO recommended combing through the comments section of posts for questions and concerns and producing social media cards answering those queries. Tutorials, troubleshooting tips on BIR processes and platforms like eFPS and e-Registration (eReg) will also keep the BIR page relevant to its audiences.

Parallel to the social media push, three tax guides are being finalized detailing steps and requirements for registration, filing, and payment for corporations/partnerships/non-individuals, individual taxpayers, and online sellers. The flyers will be completed in the next Quarter.



I.1.6 Support a GPH Agency with Influence Over a Large Base – Department of Trade and Industry (DTI)

Activities for this Sub-task has already been completed.

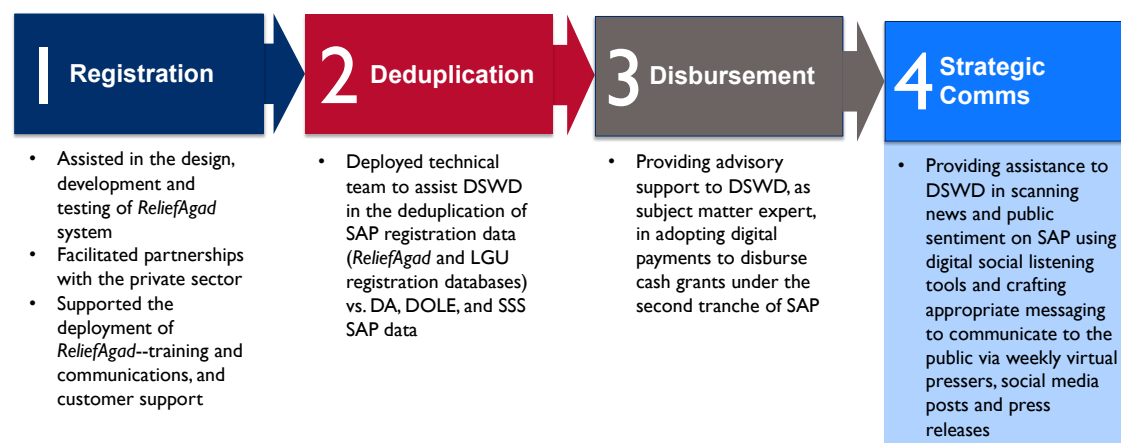
I.1.7: Support Social Amelioration Program of the Department of Social Welfare and Development

The Government of the Philippines (GPH) implemented the Social Amelioration Program (SAP), an emergency subsidy to 18 million low-income families that were affected by the Enhanced Community Quarantine (ECQ) measure to combat the COVID-19 epidemic, as prescribed by Republic Act No. 11469 also known as “*Bayanihan to Heal as One Act*”. Under the SAP, beneficiaries are entitled to receive a minimum of Php5,000 up to a maximum of Php8,000 a month, depending on the prevailing regional minimum wage rates as well as existing subsidy programs, for two (2) months to provide for basic food, medicine, and toiletries. The Department of Social Welfare and Development (DSWD) was mandated to lead the implementation of the SAP, in collaboration with other national government agencies (NGAs) to mitigate the effects of the ECQ to the most vulnerable sectors.

The initial distribution of the much needed subsidy was hampered by the lack of beneficiary data at the LGU level and the laborious process of collecting and encoding the beneficiary information and reporting the list to DSWD. Moreover, the manual cash distribution process further delayed the relief to low-income households. It required massive resources to secure and handle the cash, perform the documentation process, and enforce strictly physical distancing protocol. Moreover, cash presented additional risk of transmitting the coronavirus. Meanwhile, there was mounting pressure on the GPH to distribute the much-needed relief as Luzon as the lockdown expands to more areas in Visayas and Mindanao.

E-PESO assisted the DSWD in digitalizing the implementation of the SAP by supporting the development, deployment, and operationalization of the **ReliefAgad** system; deduplication of beneficiary data obtained from both **ReliefAgad** system and LGUs; providing advisory support in the implementation of digital payments for the second tranche cash grants; and providing strategic communications support leveraging digital communications technologies during the SAP implementation.

Figure 7: Scope of E-PESO Technical Assistance to DSWD



Digital Registration of SAP Beneficiaries through ReliefAgad

ReliefAgad was co-created / co-developed in partnership with Developers Connect Philippines (DEVCON), through its DEVCON Community of Technology Experts (DCTx), and the Department of Information and Communications Technology (DICT). **ReliefAgad**, a quick relief system, enabled the DSWD and LGUs to expedite the data capture of SAP beneficiary data through a self-registration web application which can work using smartphones. It leverages the wide adoption of smartphones in the Philippines estimated at 68M users. The app also provided a facility for beneficiaries to enroll their e-wallet or bank account for faster distribution of cash aid. The system also authenticates the beneficiary's mobile number through a one-time password (OTP) to facilitate remote opening of e-wallet or digital bank account with financial institutions. DSWD provided the business user requirements, including the validation rules to ensure data accuracy and integrity. DEVCON provided technical expertise as well as the volunteer software developers to develop the system. DICT managed the infrastructure and conducted vulnerability assessment and penetration testing to ensure the system is cybersecurity. E-PESO provided project management and conducted the quality assurance testing vis-à-vis system specification.

Figure 8: Screenshots of ReliefAgad App



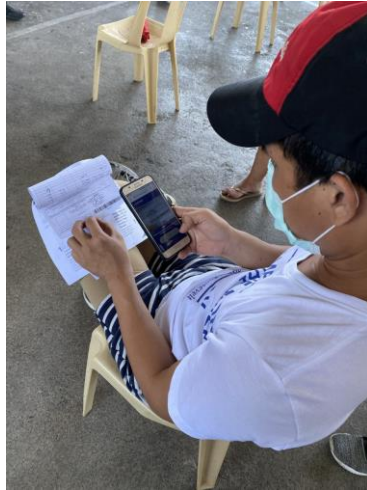
The **ReliefAgad** system was developed in a very short period of time to quickly respond to DSWD. Immediately after the initial meeting on April 3, 2020, the team released the first prototype of the web application on April 13, 2020 and was immediately tested in the City of Manila on the same day. A series of iteration / enhancements and field testing followed to rapidly improve the prototype. **ReliefAgad** was soft launched on May 14, 2020 in the National Capital Region (NCR). A virtual press conference was held and was attended by officials from the DSWD, DICT and DILG and representatives from DEVCON and E-PESO. On June 4, 2020, **ReliefAgad** was launched nationwide through a virtual press conference which was attended by officials of the DSWD and BSP and representatives from DEVCON and E-PESO. Registration through the **ReliefAgad** app ended on June 25, 2020.



E-PESO participated in the test run of the ReliefAgad Web App in Orion and Balanga City, Bataan last May 8, 2020. DSWD Undersecretary Danilo Pamonag, Bataan 2nd District Congressman Joet Garcia and Mayor Antonio Raymundo of Orion, Bataan were present during the event. In top photo, DSWD Undersecretary Danilo Pamonag, Bataan 2nd District Congressman Joet Garcia and Mayor Antonio Raymundo of Orion, Bataan together with E-PESO and other local officials. Below left and right, beneficiaries registered to ReliefAgad during the test run of the web app in Bataan.



The virtual press conference and launch of DSWD ReliefAgad web application on May 14, 2020 was broadcast via Facebook live through the Facebook pages of Radio TV Malacañang (RTVM) and the Department of Social Welfare and Development (DSWD). Present to deliver remarks and address questions were DSWD Usec Danilo Pamonag, DICT Asec Emmanuel Caintig, and Developers Connect (DEVCON) Founder & CEO Mr. Winston Damarillo. Also present were USAID/E-PESO Chief of Party Mr. Mamerto Tangonan and Digital Finance Advisor Mr. Vicente Catudio.



To deploy the **ReliefAgad** system, E-PESO supported the DSWD set-up a contact center to respond to beneficiary queries on how to use the web app. Through the contact center, beneficiaries can ask questions and ask for assistance related to the **ReliefAgad** web app via hotline numbers and FB Messenger. A **ReliefAgad** FB page was also set-up to provide important announcements and bulletins. Also, E-PESO developed instructional materials such as instruction video, flyer and radio plug which were

deployed to DSWD Field Offices (FOs). E-PESO also managed the **ReliefAgad** Facebook page, including development and posting of social media cards.



ReliefAgad Contact Center



ReliefAgad hotline numbers and Facebook Page



ReliefAgad flyer

By the end of June 2020, a total of 4.3 million SAP beneficiaries have registered through the **ReliefAgad** app. Beneficiaries who registered came primarily from Region IV-A (CALABARZON) with 1.4 million (33%) followed by the NCR with 1.1 million (28%) and Region 3 (Central Luzon) with 0.6 million (13%). Also, 1.2 million beneficiaries (27%), have enrolled a transaction account to receive their cash aid with 1.2 million (28%) electing to receive through remittance and 1.9 million (45%) preferring to receive cash. E-wallets like GCash and PayMaya were the preferred transaction accounts with 0.8 million (19%) accounts enrolled. On the other hand, 0.3 million (8%) enrolled bank accounts.

Figure 9: Cumulative Beneficiary Registration

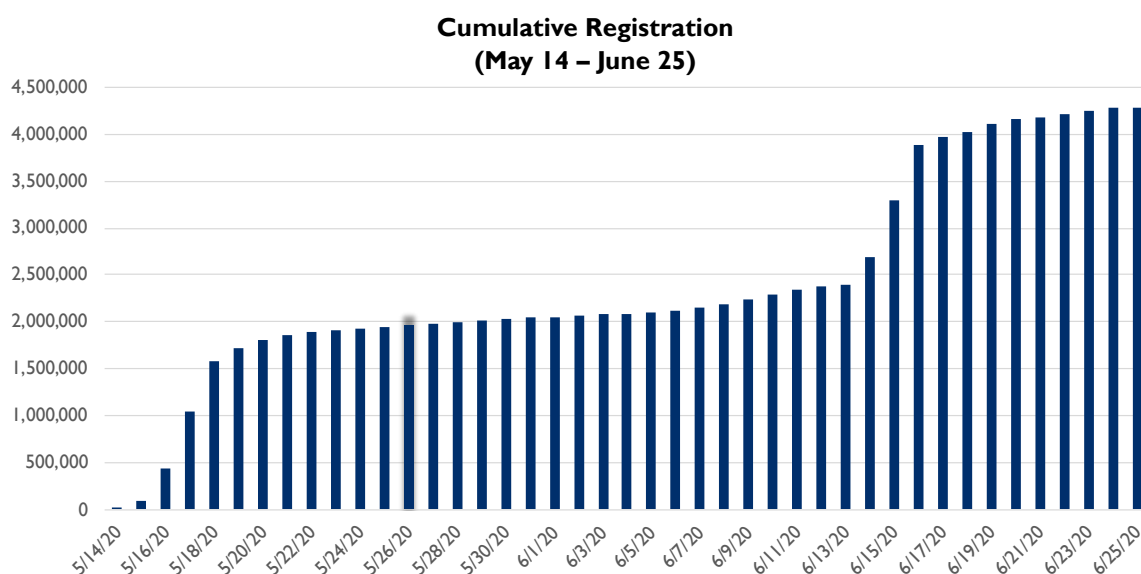
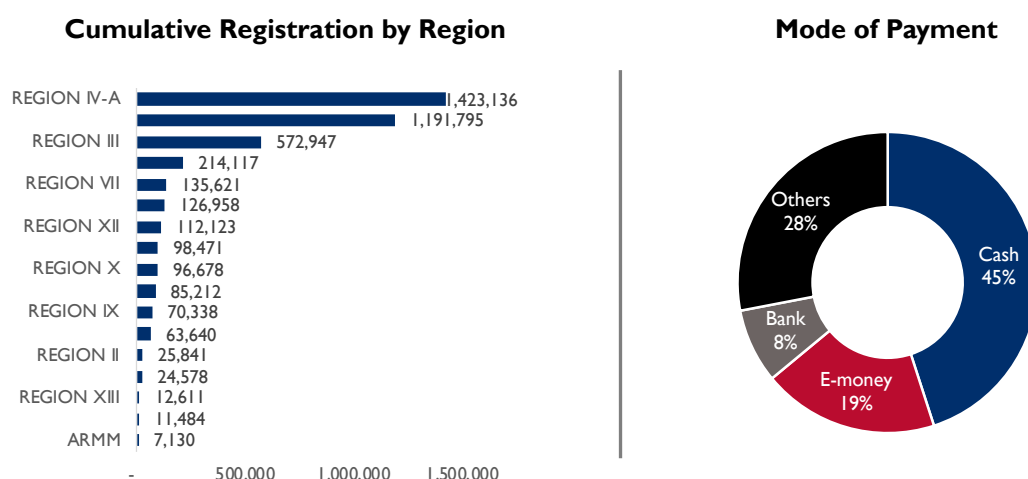


Figure 10: Cumulative Registration by Region and Mode of Payment



The second tranche of the SAP covers 13.5M beneficiaries which includes 8.5M beneficiaries from the first tranche that are from areas under extended Enhanced Community Quarantine (ECQ), namely, National Capital Region (NCR), Central Luzon (Region 3) except Aurora, CALABARZON (Region 4-A), Benguet, Pangasinan, Albay, Cebu Province, Iloilo Province, Bacolod City, Davao City and Zamboanga City. Also included are the 5M left-out or waitlisted families that were not part of the first tranche.

Advisory Support on Digital Payments

E-PESO is also provided advisory support to DSWD to digitalize the disbursement of cash aids through or transaction accounts. Through the **ReliefAgad** system, E-PESO worked closely with the DSWD to add a facility that will allow beneficiaries to enroll their transaction account to facilitate digital payment of cash aid. On May 19, 2020, E-PESO submitted a position paper to DSWD on the different payment options for the distribution of the second tranche cash aid under the SAP. The position paper was presented in an inter-agency meeting organized by the DSWD and attended by representatives of DICT, BSP, Land Bank of the Philippines (Landbank), Commission on Audit (COA). It was decided in the meeting that DSWD will use digital payments to disburse cash aid for the second tranche. The advisory support included assistance in drafting of FSP accreditation terms of reference, providing inputs to the multilateral agreement, drafting of implementing guidelines, and development of disbursement and liquidation business processes.

On June 30, 2020, the DSWD signed a multilateral agreement with seven (7) FSPs led by the Landbank for the digital disbursement of cash aid under the second tranche of the SAP. The other FSPs are G-Xchange, Inc./Mynt (GCash), PayMaya Philippines, Inc. (PayMaya), Rizal Commercial Banking Corporation (RCBC), Union Bank of the Philippines (UB), Robinsons Bank (RB) and StarPay. This was made possible with close collaboration between DSWD, the BSP and E-PESO.

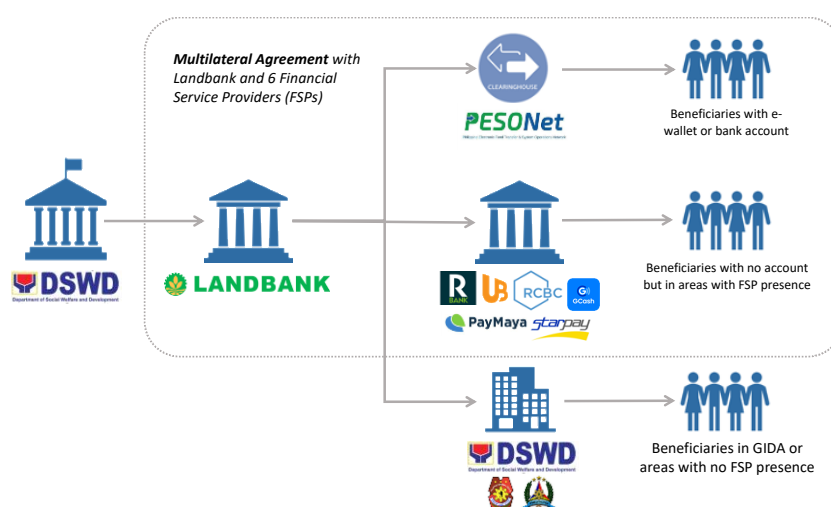


During the ceremonial signing of the multilateral agreement on e-payment for SAP subsidies held last June 30.



Officials of DSWD and financial institutions show their signed agreement as witnesses including E-PESO representatives looked on during the ceremonial signing of the multilateral agreement on e-payment for SAP subsidies held last June 30.

Figure 11: SAP Second Tranche Cash Aid Distribution



Under the arrangement, Landbank will serve as fund manager to distribute aggregate funds to the participating FSPs and disburse directly to beneficiaries that have enrolled their e-money or bank account via the PESONet payment system. The other FSPs, namely, GCash, PayMaya, RCBC, UB, RB and StarPay were assigned to specific cities/municipalities based on presence of their cash-out partners. The FSPs will disburse digitally to the beneficiaries within their respective areas of assignment. A staging account (or limited-purpose transaction account) will be created for each beneficiary based on the initial know-your-customer (KYC) data provided by the DSWD. FSPs will validate the KYC data and perform additional KYC, if needed, to regularize the account. Cash aid will be credited directly to these newly created accounts. The FSPs will notify the beneficiaries how and where to withdraw or cash-out their cash aid. The DSWD FOs, with the assistance of the Philippine National Police (PNP) and/or Armed Forces of the Philippines (AFP), will disburse manually in areas with no FSP cash-out partner presence such is geographically isolated and depressed areas (GIDAs).

By the end of September 2020, 12.9 million beneficiaries have received their second tranche cash relief with aggregate value of US\$1.7 billion. This includes 4Ps beneficiaries that were qualified under SAP second tranche, beneficiaries who registered through LGUs as well as those who registered directly through *ReliefAgad*. Also, 92% of beneficiaries were paid digitally using their transaction account, as opposed to pre-dominantly ‘cash’ during the first tranche.

Through the institutional arrangement with FSPs, 9.3 million new transaction accounts of individuals in the low-income segment were created, effectively contributing to increasing financial inclusion in the country. Through the more stringent KYC verification by FSPs, DSWD was able to clean its data of 10.4 million poor households with existing as well as new transaction accounts enabling DSWD to quickly distribute cash subsidies in future emergency or social subsidy programs.

Support on Strategic Communications for SAP

USAID/E-PESO wrapped up the technical assistance (TA) for the SAP Communications Campaign initiated last Quarter. The campaign aimed to help DSWD effectively communicate the mechanics of the Social Amelioration Program (SAP); convey DSWD as an institution that provides social amelioration and empathizes with Filipinos in times of crisis; promote beneficiary usage and government acceptance of *ReliefAgad*; and support DSWD’s shift to digital payments. USAID/E-PESO worked with a counterpart project team from DSWD led by the Undersecretary for Special Concerns, and composed of teams from the Communications Development Unit, External Affairs Unit, and Media Relations and Response Communications Unit. The scope of the TA included news and social

monitoring; weekly story conferences and communications campaign planning; social media push (digital); and traditional media push (TV, radio, print).

E-PESO provided support particularly with information on the second tranche of the SAP via social media cards posted on the DSWD's official Facebook page. E-PESO also provided inputs to the guidelines released by DSWD Strategic Communications Group on communications alignment with financial service providers (FSPs) in relation to information on the release of the 2nd tranche of the SAP. The guidelines were released to ensure uniformity of messaging while recognizing the distinct branding guidelines of the FSPs and proper coordination with DSWD in releasing information and announcement to the public. FSPs were instructed to use the standard DSWD social media card template and required material content. Materials from FSPs focused on payout requirements, procedures, and account security reminders were posted on the DSWD Facebook page. Social media cards featuring testimonials from beneficiaries who used the web service ReliefAgad to submit their personal details and received their social amelioration benefits via the bank accounts/mobile wallets were also posted. E-PESO recommended announcing the availability of the list of SAP beneficiaries via (<https://sap2.dswd.gov.ph/>) promoted through text blast to respond to the heightened anxiety in the comments section on social media, under the post on schedule of payout and questions on eligibility.

The campaign was concluded in September. A debriefing of the technical assistance showed the following accomplishments:

1. **Conducted media scanning and development of communication materials.** Weekly media scanning was conducted to generate audience sentiments obtained from social listening tools and the Facebook insights data of the DSWD page, as well as identify relevant and timely messaging points and priority media collaterals for production upon consultation with the DSWD Strategic Communications Group (SCG).

For the period of April to September, the following materials⁴ were completed:

- a. 32 posts, with 80 social media cards;
- b. 2 Press releases;
- c. 2 Testimonials of beneficiaries receiving their aid through the ReliefAgad app;
- d. 2 virtual press conferences
- e. 4 TV and radio guesting
- f. 14 news and social media scanning intelligence reports covering 14 weeks

2. **Developed communication materials on ReliefAgad.** USAID/EPESO also worked with the DSWD to produce communication materials on ReliefAgad. A Facebook page was also developed for customer service, along with the following completed materials:

- a. On the ReliefAgad Facebook used for customer service, there were a total twenty-nine (29) posts with original social media cards, and five (5) post shares of ReliefAgad related news articles.
- b. On the ReliefAgad Facebook used for customer service, a total of thirty-nine (39) social media cards were created / developed.
- c. Further the three (3) Press Releases, three (3) videos, one (1) leaflet manual, one (1) Radio Add were prepared⁵

⁴ <https://drive.google.com/drive/folders/1gf1AV-2JOfuevFvacitrjYDlzlRjgiw8?usp=sharing>

⁵ Press Releases: One (1) press release by USAID about ReliefAgad; One (1) success story feature published by Chemonics on international website; One (1) success story feature article for local publishing -- upcoming
Videos: One (1) Instructional video on ReliefAgad app usage; One (1) ReliefAgad explainer video by Chemonics -- published on YouTube;
One (1) ReliefAgad success story video -- upcoming, under development
One (1) leaflet manual on how to use ReliefAgad for beneficiaries; One (1) Radio Ad for ReliefAgad submitted to DSWD

For a full copy of the report, including engagement rates of top social media content, most engaged social media themes, and PR values, as well as a copy of DSWD's Strategic Communications Group report which highlights USAID's technical assistance, please access this [drive](#).

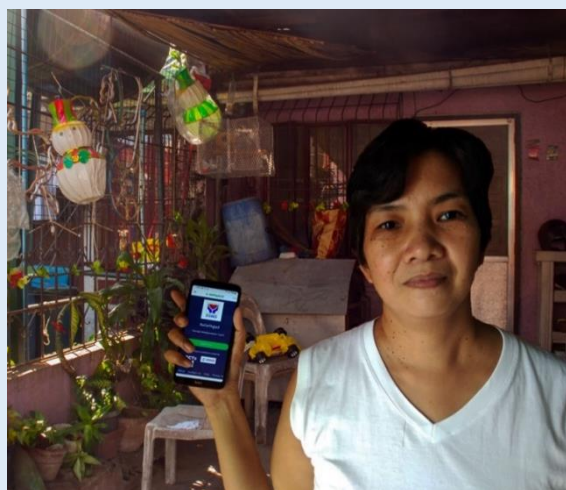
Success Story on ReliefAgad: Jesson Galvez



Jesson Galvez registered via the ReliefAgad app and received his payout via GCASH. Mr. Galvez and his family live on land granted by the government for the relocation of informal settlers (squatters) in Manila. He and his partner sell pre-loved clothes (ukay), stuffed toys and other second hand merchandize for a living, which they often display along the streets in their community. He lost his source of income during the lockdown, as they could no longer sell and nobody was allowed to go out. Without other jobs or sources of income, Jesson welcomed the SAP benefits he received during the first tranche. However, he had to walk at least one hour to reach the claiming area (a covered basketball court) because there was no public transportation available. He arrived at 9 AM and was able to

get the cash late afternoon. On the second tranche, he registered through ReliefAgad and got his cash subsidy through GCASH. He received a text message that the money had been sent and was able to encash it the next day nearby without any hassles or waiting in line. He found it convenient, hassle free, safe and fast. Jesson's photo essay can be viewed [here](#).

Success Story on ReliefAgad: Myla Bautista



Ms. Myla Bautista is a widow with three children, the youngest of which is only 13 years old. Her income comes from selling eggs and cooking oil at the market twice a week. She also sells her leftover stocks at home. With this, she earns just enough to put her children to school and to purchase their basic needs. But during the enhanced community quarantine (ECQ), she was not able to sell anymore. There were less and less buyers. Without any public transportation, it was difficult to go to the market. She also could not go to the farm to get eggs. Ms. Bautista was happy to receive aid during the first tranche of the SAP. However, her experience while claiming her subsidy was

uncomfortable and risky. 700 people lined up and crowded the small basketball court and it took all day to finally get to the front of the line. Social distancing was no longer followed and the risk of getting infected with COVID-19 was high. She heard about ReliefAgad through Facebook. She followed the instructions on Facebook and was able to register to ReliefAgad easily. She opened

a PayMaya account for the purpose of receiving her cash subsidy online. She easily received her payout via PayMaya without having to line up. The post on Ms. Bautista's can be viewed [here](#).

Task 1.2. Increase Private Sector Adoption of e-Payments

1.2.1 Connecting Women Entrepreneurs to the Digital Economy

On July 1, 2020, the Department of Trade and Industry (DTI), National Confederation of Cooperatives (NATCCO), Facebook Philippines, Shopee and Lazada, launched the “Connecting Women Entrepreneurs to the Digital Economy” (CWEDE) program. This initiative is one of the many interventions under USAID’s Women’s Global Development and Prosperity (W-GDP) program aimed at encouraging greater investment in women to advance collective economy prosperity for global stability. The virtual ceremonial signing was led by the DTI and DTI Regional Operations Group officials, NATCCO; USAID Deputy Chief of Office of the Economic Development and Governance Jenna Diallo; Facebook Philippines, Shopee and Lazada.

One of the main objectives of the CWEDE program is to enhance Filipina entrepreneurs’ access to markets by equipping them with knowledge and tools to become effective online sellers and is being done through the Integrated Digital Marketing Training Program (IDMTP). The IDMTP is a 90-day mentorship ladderized program⁶ that aims to build capacity of women entrepreneurs (WEs) and DTI and NATCCO mentors nationwide, on topics such as digital entrepreneurial mindset & principles, concepts and trends on digital marketing, case studies on online selling and top ecommerce walk-through from onboarding, learning creative and content, tools & techniques to troubleshooting.

SPAC Information Technology (IT-SPAC) was selected by E-PESO to conduct the development and delivery of the IDMTP for the WEs. IT-SPAC has extensive experience on entrepreneurship, mentorship and training for government agencies such as DTI, on nationwide projects specifically targeted for micro, small medium enterprises (MSMEs).



Public & private sector principals signing the Partnership Letter to improve their income by expanding their market reach through effective online selling (left). Secretary Ramon Lopez sharing DTI's message to women as agents of change and thrust towards the bounce back economy and better normal through digital connectivity (right).

More than 500 WEs submitted their application in the Candidate Profile Pre-assessment survey⁷ that was conducted early on before the launch. WEs were selected based on the following requirements: (1) access to internet and smart phone (2) at least Php 15,000 gross sales, and (3) with locally crafted products ready for online selling. The conduct of a pre-assessment and post-assessment Digital Readiness research study to inform, document and measure the benefits of the IDMTP is part of the

⁶ IDMTP Learning Process and Framework

⁷ WGDG Pre-assessment survey <https://form.jotform.com/201033417795049>

training process. In June, the Digital Readiness Survey was conducted with respondents representing WEs (78), Mentors (46) & Digital Champions (10) across 17 regions. Below are the key findings:

Figure 12: WE Mentees are older, married, educated and selling varied products

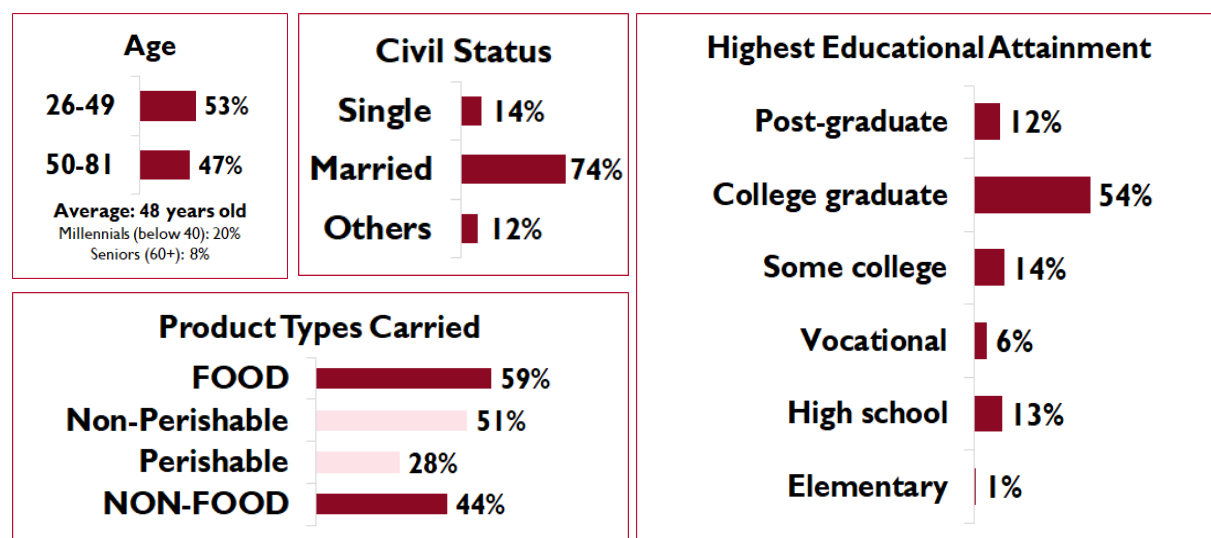


Figure 13: WEs are Digital Training Ready

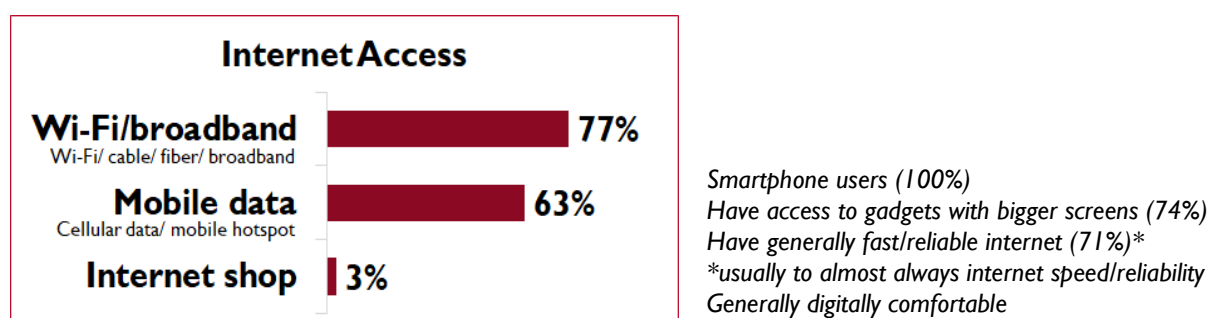


Figure 14: WEs are concerned with logistics and familiarity

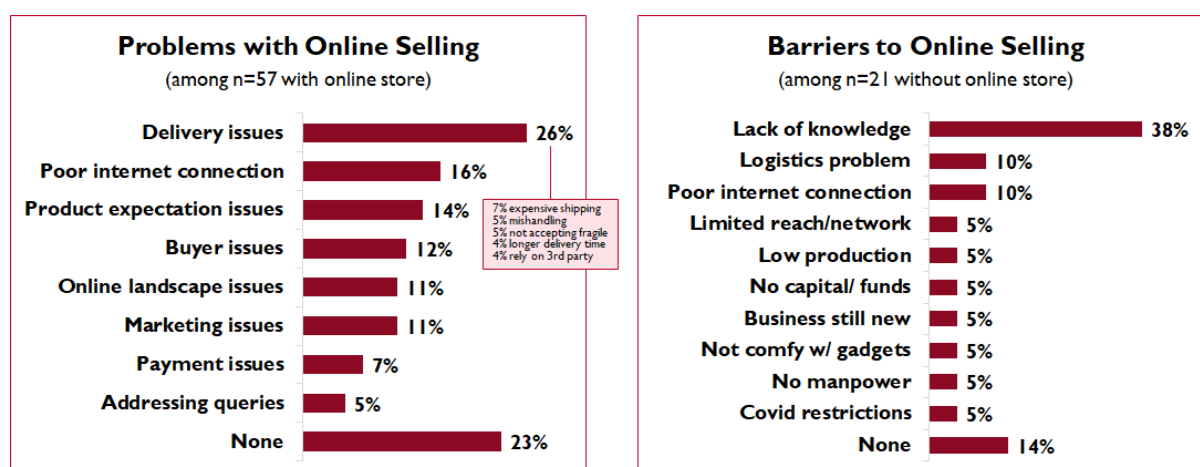
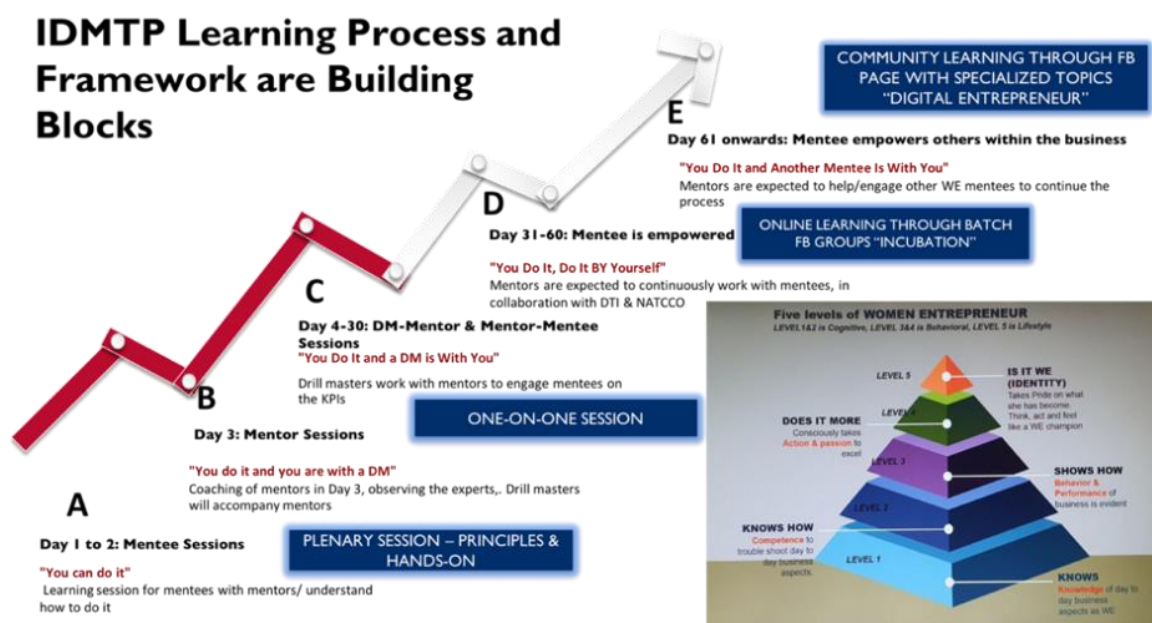


Figure 15: WEs appreciate the benefits of online selling despite hiccups and hurdles



The IDMTP training starts with a 3-day online classroom setting, followed by weekly sessions over the next 30 days where WEs and Mentors are guided by digital marketing specialist drillmasters on achieving milestone accomplishments and revalidate using the Digital Marketing Best Practice checklist, a technical audit of digital marketing and online selling techniques to ensure you optimize and maximize their online presence.⁸ Milestones include registration & set up of an online store, executing promotions & campaigns and boosting online sales. It includes performance metrics on the customer experience and satisfaction from seller rating, response rate to shipping on time.

Figure 16: IDMTP Learning Process and Framework



⁸ https://docs.google.com/forms/d/e/1FAIpQLSckoA9mmoUfzuGtjEUvF5XK_zq63i-o5CGk0tOXo2UI3F5llw/viewform
 USAID/E-PESO 6th Annual Report (October 1, 2019 – September 30, 2020)

Through the project's IDMTP, a total of 133 WEs and 57 Mentors from DTI and NATCCO have been trained on Aug 27-29 and Batch 2 in Sep 18-20, respectively. Initial results, one month in the IDMTP show 68% of WEs trained from Batch 1 & 2 covering Metro Manila, Reg 3, 4A, 5 & 11 were able to open multiple online stores across various platforms such as Facebook, Lazada and Shopee, and sold a total of 7,395 volume goods amounting to PHP 1,410,971.43 (see [Annex 7](#))



Fe O. Diaz of Pepots Witwitiw, Region 3 (top). OTOP centers are one-stop shops that give competitive advantage to local products (bottom).

Glothea Pineda of Mags Closet, Region 3

Jayleen Bitong of Bleu R. Enterprises, Region 3

Success Stories of Women Entrepreneurs

Hayreen of Ecura's Dedicacies from Region 3 in Aurora was able to finally open her shop in Shopee and Lazada and maximize her social media presence for promotions, generating new business and more sales. *"The more we post good pictures and content, the more engagements and sales we get. We were able to have five new resellers this month! We also hit and even get more sales than our target! This training gave us a break! Thank you to USAID, DTI and to my mentor"*, shared Hayreen. Hayreen has since sold 168 products and generated additional Php 46,578 online sales.

Thea of Mags Closet was able to quickly pivot to expand her cultural heritage bags to include face masks using inabel fabric from Ilocos. Through the techniques on how to improve reach and engagements in social media, Thea boosted her sales by 50% from her 2019 monthly sales. *"The USAID-WGDP Program made me realize the importance of nurturing my brand and promoting it especially online. Through this training, my business' sales greatly improved with my social media pages gaining more attention in the digital place."*

In the next 60 days WEs and Mentors continue their weekly sessions to do hands-on application; and participate in a facilitated social media group to simulate peer interaction online share information, ideas, experiences & receive inputs from their peers, mentors and trainers.

By the 90th day of their training, WEs will be introduced to the online community of women digital entrepreneurs in a Facebook group, to continue knowledge sharing and skills development and ensure

social engagement so that they can share best practices and make meaningful connections to grow & expand their online business.

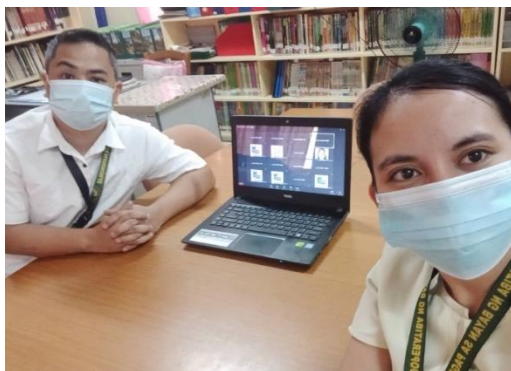
During the project's first Steering Committee on October 1, DTI Regional Operations Group head Undersecretary Blesila Lantayona expressed her satisfaction and identified IDMTTP to be a best practice for their digitalization efforts to reach their 2020 breakthrough goal of 63,000 MSMEs in ecommerce. DTI will collaborate with the project to create an operations manual so we can ensure standards are in place to effectively cascade project goals in all 16 region and integrate with existing programs (SME Roving Academy, Negosyo Centers, One-Town-One product and Philippine Trade Training Center). The CWEDE communications materials can be accessed [here](#).



Partnership meetings with government and private sector: Facebook Ph Policy Group led by Clare Amador and Country Manager John Rubio (top left) NATCCO and DTI Project Management Teams (top right), Shopee Associate Director Martin Yu & PR Head Erin Tagudin (bottom left) Petrus Carbonel head of Lazada Business Development (bottom right)



IDMTTP Batch I online training for DTI WEs from NCR, Region 3 and Region 1



Mentor-Mentee personal visits of Gubat St. Anthony Cooperative in Gubat, Sorsogon during mentee session



Batch 2 training for NATCCO WEs from Region 3, 4A,5 from from Ligas Kooperatiba ng Bayan sa Pagpapaunladang, Malolos, Bulacan and Gubat St. Anthony Cooperative in Gubat, Sorsogon

Establishing an Interoperable Cash-In/Cash-Out Agent Network

E-PESO is assisting the payments industry in establishing an interoperable cash agent network under the NRPS framework to enable bank and electronic money issuer (EMI) customers to convert their cash to electronic value in their accounts, and vice versa. An interoperable cash agent network will facilitate the financial transactions of women entrepreneurs in places not reached by formal banking touchpoints. E-PESO is providing technical assistance and payment systems expertise to the payments industry to facilitate agreements on the appropriate agent network sharing model and drafting a proposal document for approval by PPMI and BSP. This will be the basis for PPMI to create a working group to set-up the interoperable agent network.

E-PESO tapped Leonine Initiatives (Pty.) Ltd., an international consulting firm, to provide payment systems expertise, conduct relevant research studies, facilitate workshop with key stakeholders, and review draft proposal to PPMI and BSP. In November 2019, Leonine Initiatives (Pty.) Ltd. conducted a study on the different cash agent network sharing models in other parts of the world, particularly successful examples from the sub-Saharan region, and used the study as basis in recommending applicable models for the Philippines, facilitate stakeholder dialogues and workshops with the start-up group (SuG), and review the draft proposal to PPMI and BSP.

In November 2019, E-PESO kicked-off the work by meeting individually the Start up Group (SuG) participants and engaging other key stakeholders. The discussions focused on the initial identified models based on the study by Leonine Initiatives (Pty.) Ltd. and updates on the state of cash agent

networks in the Philippines. Meetings were held with SuG participants, namely, Land Bank of the Philippines (Landbank), G-Xchange, Inc./Mynt (GX), PayMaya Philippines, Inc., and OmniPay, Inc. E-PESO held consultation meetings with the BSP and PPMI and an exploratory discussion with Palawan Pawnshop, one of the largest cash agent networks in the country, to understand their business model and how this could fit into the interoperable cash agent network initiative. A meeting was also held with Bancnet, the clearing switch operator (CSO) of InstaPay, to explore the possibility of tapping InstaPay ACH to process shared agent network transactions as well as with Security Bank to understand its agent banking model.

In January, E-PESO held a Shared Cash Agent Network (SCAN) workshop the SuG participants and key stakeholders. Represented in the workshop were SuG participants Landbank, GX, PayMaya, and OmniPay. The BSP and PPMI were also represented in the workshop. The workshop provided a forum for discussing initial focal areas, which include services to be offered, the limitation of the pilot to current SuG members, and the need to expand the cash agent network especially to geographically isolated and disadvantaged areas. Workshop participants also identified for further discussion the following areas: 1) principles around interoperability/sharing of agents; 2) structure and governance of a cash agent network provider; 3) governance of SCAN; 4) core service standards; 5) interchange fee setting and billing, and 6) timeline to commercial launch.



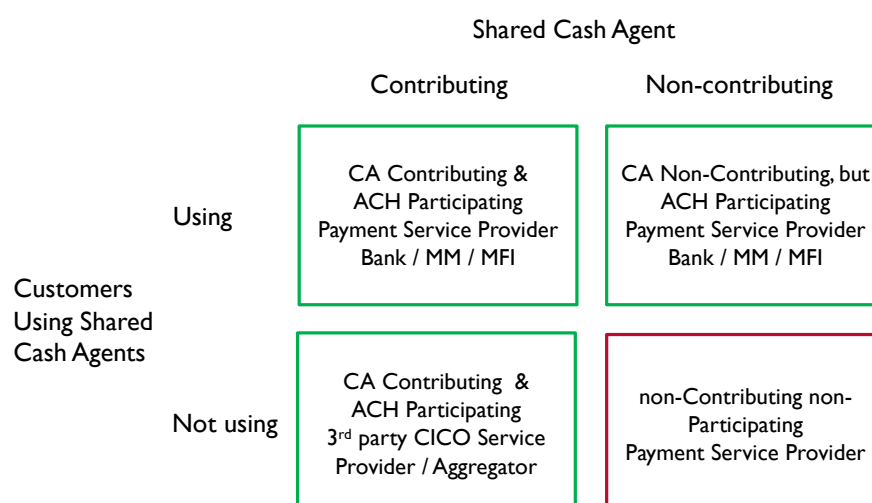
SuG workshop in action with representatives from Land Bank of the Philippines, G-Xchange, Inc. / Mynt, PayMaya Philippines, Inc., OmniPay, Inc., Bangko Sentral ng Pilipinas, Philippine Payments Management, Inc. The workshop was facilitated by E-PESO and Leonine Initiatives (Pty) Ltd.

Below are the agreements during the workshop and during the follow-on ~~disussions~~discussions with the SuG:

1. Definition of a Shared Cash Agent Network (SCAN) as a network of cash agents that are contributed by eligible Bangko Sentral supervised Financial Institutions (BSFIs) who agree to share agents through an interconnection arrangement and allow payments from and to their own cash agents to be made directly to/from wallets/accounts at other participants.
2. Participation modes in a shared cash agent arrangement (see Figure 8), namely:

- a. Participants who are contributing both their own cash agents and enabling their own customers to access the cash agents contributed by other participants.
 - b. Participants who are only enabling their own customers to access the cash agents contributed by other participants; and
 - c. Participants who are only contributing cash agents.
3. A shared cash agent only needs to ~~only~~ have a single agent participant principal.
4. A set of SCAN services (or use cases) that will be standardized and can be performed by a shared cash agent for customers of any Participant with whom the said agent has no direct contractual relationship. Specifically:
 - a. Cash-in to self
 - b. Cash-in to another customer or others
 - c. Cash-out to self
5. Adoption of the acquirer-based charging method in determining transaction fee. Specifically:
 - a. Setting of fee shall not be solely determined by the issuing BSFI. It shall largely depend on the fees set by the acquiring BSFI and network switch.
 - b. Participants agree to pay a common interchange fee, which refers to the fee that the issuing BSFI pays to the acquiring BSFI for off-us cash in/out transactions.
 - c. The issuing BSFI, at its option, may likewise charge a fee, provided that the same shall be properly disclosed to its customers/cardholders.
6. Participants agree to set core service standards which shall include accreditation, on-boarding, training, agent classification, know-your-customer (KYC) process, transaction limits, customer service, marketing collaterals, compliance monitoring, and blacklisting of agents.

Figure 17: Contribution to and Usage of Shared Agent Network



E-PESO is currently drafting the Term Sheet Agreement based on the above agreements from the workshop and subsequent or follow-on consultation meetings with the SuG. Once the Term Sheet is finalized, a multilateral agreement will be drafted based on the term sheet. E-PESO is also conducting a review of BSP regulations on cash agents and other relevant regulations to assess the current cash agent regulatory framework for sufficiency for the envisioned SCAN, identify regulations (or specific

provisions) that need to be revised, as well as identify gaps. E-PESO will also develop the technical standards for the initial use cases and hold consultation discussions with PPMI and CSOs.

1.2.2 Enhance and Fully Deploy Electronic Tax Software Providers Certification System (eTSPCert System)

Three new TSP tools for eBIRForms 1700, 1702RT, and 1702MX were deployed and completed as scheduled. Last Quarter, TSP tools for two forms – 1701 and 1701A – were developed and deployed. The deployment of an additional TSP tools for 3 more eBIRForms this Quarter brings the total number of eBIRForms available for certification to 19.

A TSP tool is a standalone application that is available for download after the Tax Software Provider (TSP) certification has been issued. The tool handles the loading, validation, preparing, encrypting, compressing and submitting of the .xml (extensible markup language) file to BIR. BIR is preparing the announcement on the availability of the tools and that TSPs may now apply for certification.

To add to the roster of TSPs with certified forms, – four other TSPs have pending applications, as follows:

- eTaxPoint – applied for certifications for forms 2550M and 2550Q; BIR to follow up and inquire status of tax software development
- Asian Consulting Group - no output form submitted yet for 1701v2018
- Wyvern – one of the HackATax finalist; applied for certifications for forms 1706, 1606, 2000OT
- diyTax – applied for certifications for forms 1700, 1701, 1701A, 1701Q, 1702Q, 2551Qv2018

In light of the effects of Covid-19 pandemic in the work schedules which has affected the delivery dates of the project, BIR requested E-PESO to extend the contract of consultants working on the project, with additional scope of works added to their tasks to assist BIR especially during the filing season.

1.2.3: Implement Structured Pilots Adopting Electronic Payments by Private Sector Entities

This Sub-task has been deleted because it is now covered under Sub-task 3.1.2, “Implement Invoicing Pilot”.

1.2.4 Digital Payments Communications Campaign for COVID-19 Response

BANKED CONSUMERS CAMPAIGN

The banked consumers campaign started in April 2020 with the engagement of BSP as the primary implementing partner. The campaign utilized PisoLit, BSP’s official financial education and literacy platform, as the primary voice for the campaign. Industry associations and its members such as the Philippine Payments Management Inc. (PPMI), Bankers Association of the Philippines (BAP) and Bank Marketing Association of the Philippines (BMAP) were enjoined to participate in the campaign by resharing the PisoLit FB posts or rebrand the posts in accordance with their internal branding and communications guidelines. It was agreed however for the financial institutions to adopt the tone, the key messages and the use of the hashtag and phrase #SafeAtHome sa E-Payments.

The following themes were adopted: Better Together, Convenient to Use, Safe to Use, Easy to Start.

As of September 30, 2020, the campaign for the banked generated a total of 30 static posts, 5 press releases, 3 micro-videos, 1 set of Viber stickers and two (2) graphic videos (Annex 5). The engagement

rate of the static posts are generally above the 3% global benchmark on engagement rate with highest at 120.57% based on organic and paid combined. The total public relations (PR) value leveraged for the press releases is USD 64,028 (conversion at PHP 50=1USD) or Php 3.2M ([Annex 11](#)). BSP also released its own press release on the campaign entitled “[BSP ramps up digital campaign to wean pinoy off cash payments](#)” and “[BSP strengthens digital literacy drive](#)” with mention of the USAID assistance on the campaign. This press release has PR value of PHP 705,876.73 or USD 14,117.53 (conversion at PHP 50=1USD).

The top 2 campaign posts in terms of reach is the graphic video post on the difference of the two Automated Clearing Houses (ACH) presented in laymanized version “[Mga beshie! Gusto niyo ba malaman kung ano pinagkaiba ng Instapay at PESONET, at kung paano sila gamitin? Panoorin niyo lang ang video na ito!](#)” This graphic video had 165,188 reach and 146,755 engagement or 88.84%. Second to this post is an instructional graphic video on how to use the ACHs. The post “[Mga beshie! Gusto niyo ba malaman kung ano pinagkaiba ng Instapay at PESONET, at kung paano sila gamitin? Panoorin niyo lang ang video na ito!](#)” had a reach of 135,613 and engagement of 163,513 or 120.57%.

In order for the campaign posts to connect to a wider audience, E-PESO and BSP agreed to have the posts boosted for two (2) months. On average, posts can significantly connect to and target a wider audience range (approx. 34x more), and acquire more engagements (approx. 261x more) through boosting. Audience sets for this boosting strategy are: (1) online banking users, (2) online shoppers & interested in e-commerce, (3) Remittance receivers / senders. Summary of the boosted strategy for a more refined audience targeting of the campaign as follows:

Table 1: Campaign Analytics

Boosting	No. of Campaign Assets	Ad Spend (PhP)	Paid Results (Engagements)	Paid Reach	Paid Impressions
August Boosting (Confidence in e-payments, Use of e-payments)	4 (2 videos, 2 photos)	13,100	167,676	338,806	623,485
July Boosting (Cybersecurity)	9 (9 photos)	36,900	188,853	455,220	747,261
Total	13	50,000	356,529	794,026	1,370,746

Overall Post Performance of Boosted Assets

- Boosted posts have **366K** total engagements (paid+organic) and **891K** total reach (paid + organic).
- The 6-sec micro-video, [Interbank Fund Transfers](#) is the all-time high performing video, with 129.6K views and 1K post clicks, among all of the published video posts on BSP PisoLit page.
- Among all photo posts, the [Fight Impostor Scams](#) is the all-time high performing photo with 7.9K post clicks and 16% engagement rate.
- What’s common with these 2 posts is on the specificity of messaging and action requested from the audience - do e-payments through your mobile phone, check for message structure (grammatical and typographical errors) to determine if it’s from a legitimate source.

Table 2: Engagement by Boosted Post Theme, by Age Group

Theme	Age					
	18-24	25-34	35-44	45-54	55-64	65+
Promotion of cybersecurity (7 photos, 1 video)	3,969	1,625	681	594	946	1,064
Confidence in epayments (2 photos)	982	479	266	281	417	394
Encourage the use of epayments (1 photo, 2 videos)	702	1,126	1,494	2,906	6,590	6,283
Average	2,596	1,249	793	1,104	2,130	2,222

- Based on boosted posts under ‘Promotion of Cybersecurity’ (lwas scams), the most engaged audience is young adult group (age 18-24).
- Bulk of ‘Confidence in ePayments’ (Parami na nang parami ang gumagamit ng e-payments) engagements are from the 18-24 years old group.
- ‘Encouraging use of ePayments’ (Mag Instapay at Pesonet na para magbayad ng bills at magpadala sa kamag-anak) registered the most engagement from the older segment
- Boosted posts for ‘Promotion of Cybersecurity’ theme has nationwide targeting, while the remaining 2 post themes have Visayas - Mindanao targeting to make the information campaign farther reaching as most engaged regions from previous post analysis were from Metro Manila.
- Despite page like ad being set to PH nationwide (location) boosting, audiences in Mindanao regions are more likely to like and follow Pisolit’s Facebook page, hinting relevance of topic to the audiences there

Beneficiaries of the SAP Campaign

Please see discussions in [Sub-task 1.1.7 \(Support on Strategic Communications for SAP\)](#).

National Taxpayers Campaign

Please see discussions in [Sub-task 1.1.5 \(Digital Tax Filing and Payment Campaign\)](#).

1.2.5 E-payments Advocacy in Partnership with Makati Business Club

In August 2020, E-PESO signed a partnership letter with the Makati Business Club (MBC) to undertake an advocacy campaign for businesses to increase the volume and quality of e-payments usage, and for regulators and payments industry to close policy and e-payments facilities gaps. It is expected that the first webinar to launch MBC’s year-long campaign on e-payments advocacy will be conducted on October 28 entitled “Advancing E-Payments via Public Private Partnership” with the following speakers: BSP Governor Benjamin E. Diokno, Department of Finance Undersecretary Antonette Tionko, Better than Cash Alliance Manager Dr. Ruth Goodwin – Groen and Ayala Corporation Chairman and CEO Jaime Augusto Zobel de Ayala.

1.2.6 Pilot e-Payments for Microcredit Collection in Partnership with ASA Philippines Foundation Inc. and Coca-Cola Foundation

The [concept note](#) for the proposed digital collection and disbursement of Coca-Cola Philippines and ASA Philippines Foundation Inc.’s RESTART Program was sent to partners (ASA Philippines, USAID

DELIVER) in August. The concept note outlines the objectives, proposed outputs deliverables, timeline and activities, phases, and roles of partners.

E-PESO and USAID DELIVER met to discuss the concept note and align activities. DELIVER shared that their RestartME loan facility, which will be offered to 4 microfinance institutions (MFIs): CARD, ASA, TSKI, and Negros Women. One of the loan facility application requirements is a digitalization strategy. In return, DELIVER will provide workshops to assist the 4 MFIs in crafting their digitalization strategy. However, the terms of reference (TOR) for the technical assistance is still being developed.

All parties agreed on the importance of having data on the readiness of ASA clients to make digital payments. E-PESO prepared a questionnaire to gauge the readiness of clients on August 27. The questionnaire aims to gather information on mobile phone ownership (number owned and type), internet access, and account ownership. E-PESO suggested a sample size of 318 (out of 1,815 total in the pilot branch, Pasig) clients (for a margin of error of 5% and confidence level of 95%). Survey will be administered by account officers.

However, mid-September, ASA Philippines informed E-PESO that there are conducting an institution-wide survey which carries the questions that were proposed in the E-PESO questionnaire. The survey is in preparation for the RestartME digitalization strategy. So that efforts are not duplicated, E-PESO will await for the results of the survey, which is estimated to be completed by end September. Should there be delays, E-PESO will request for the data from the Pasig Branch, process the data, and map next steps.

Planned Activities for Y7 Q1

E-PESO will continue prioritizing work to enable e-payments at aggregation points, to maximize the effect of interventions in achieving wholesale adoption of e-payments by businesses and government.

E-PESO and DSWD will finalize the Financial Literacy Manual for 4Ps based on the inputs from DSWD as well as feedback from pre-testing exercise with DSWD field offices. The three (3) financial consumer protection sessions developed by the BSP and the pre-assessment questionnaire for each session will be incorporated in the manual. COA's legal opinion on the use of transaction account will be obtained and a policy document outlining the guidelines on the use of transaction accounts to distribute 4Ps cash grants will be issued by the DSWD. Subsequent work to update the 4Ps Operations Manual, the Financial Management Service (FMS) Sub-Manual on 4Ps and memorandum of agreement (MOA) with Landbank will be carried out by DSWD. The pilot rollout of the transaction account and the enhanced financial literacy program will commence in late 2020Q4.

The three (3) HACK^TAX winners and the rest of the finalists will go through the eTSP certification process as part of BIR's commitment. E-PESO will continue supporting the BIR to ensure HACK^TAX applications are launched in the market by assisting BIR develop application programming interfaces (APIs) that will be used by third-party applications, including HACK^TAX applications interface with BIR systems. Through APIs, third-party applications can introduce innovations like 'intelligence' or 'wizard' into the tax forms to simplify tax filing and improve the taxpayer experience. Most HACK^TAX finalists have adopted such innovations and would require API end points to interface with BIR. The APIs are expected to be operational by late 2020Q4.

To improve taxpayer experience when using digital payments for paying taxes and to improve accounting of digital tax payments vis-à-vis tax returns filed electronically, BIR will be implementing a digital payment portal in 2020Q4. E-PESO will assist BIR in implementing the payment portal which will interface via API with all electronic filing systems outside of the eFPS. The digital payment portal will be implemented in lieu of the Filing Reference Number (FRN) project which shares the same objectives. An FRN⁻ will be generated by the payment portal and matched with the transaction

reference number which will be generated by the payment channels. The payment portal is expected to be developed in 2020Q4 but will be deployed in 2021Q1.

E-PESO will continue to support DSWD in implementing SAP in 2020Q4. E-PESO will second a software development team that will assist DSWD to develop and deploy a web-based search application to enable beneficiaries to check the status of their cash relief. E-PESO, together with DEVCON will turn-over the ReliefAgad system to DSWD in 2020Q4.

E-PESO will continue to roll out training program to women groups and cooperatives through eLearning and create a collaborative network of entrepreneurs, and strengthen the capacity of DTI and NATCCO to replicate this program to other communities and cooperatives nationwide. E-PESO will work with NATCCO so that it can create its own Cash-in/Cash-out agent network among its member cooperatives.

E-PESO will partner with the MBC to undertake an advocacy campaign for businesses to increase the volume and quality of e-payments usage, and for regulators and payments industry to close policy and e-payments facilities gaps.

In partnership with USAID Deliver and ASA Philippines, E-PESO will design, implement, and document a pilot test aimed at digitalizing loan collection and loan disbursements of the RESTART Program which aims to help sari-sari stores and *carenderia* owner-clients to re-start their businesses and stimulate the economic recovery of the micro-retail sector under the post COVID19 new normal.

Next quarter, E-PESO's W-GDP program will run IDMTF for four (4) more batches from October to December 2020 (see [Annex 8](#)). An integrated digital marketing social media campaign inspired by the platform's successful "mega campaigns" will be implemented by the partners including a brand strategy and microsite to sustain the development and promotion of the project outcome for digital Filipino entrepreneurs to improve their income and expand market reach through effective online selling. It will highlight the bounce back economy and better normal thrust of the Philippine government for MSMEs. A post-assessment survey will be conducted to evaluate effectiveness of the project including contribution to business performance from 2019 baseline.

SUB-PURPOSE 2: INFRASTRUCTURE FOR E-PAYMENTS EXPANDED

E-PESO worked with the BSP and the payments industry to expand the digital payments infrastructure in the country under the NRPS policy framework. Leveraging on the payment systems established earlier, PESONet and InstaPay ACHs, E-PESO, BSP and the payments industry launched the PESONet-enabled interoperable digital bills payment service with government institutions as early adopters. E-PESO also started working with the industry on the establishment of an interoperable cash agent network that will potentially utilize the InstaPay.

Task 2.2: Strengthen Back-End e-Payment Infrastructure

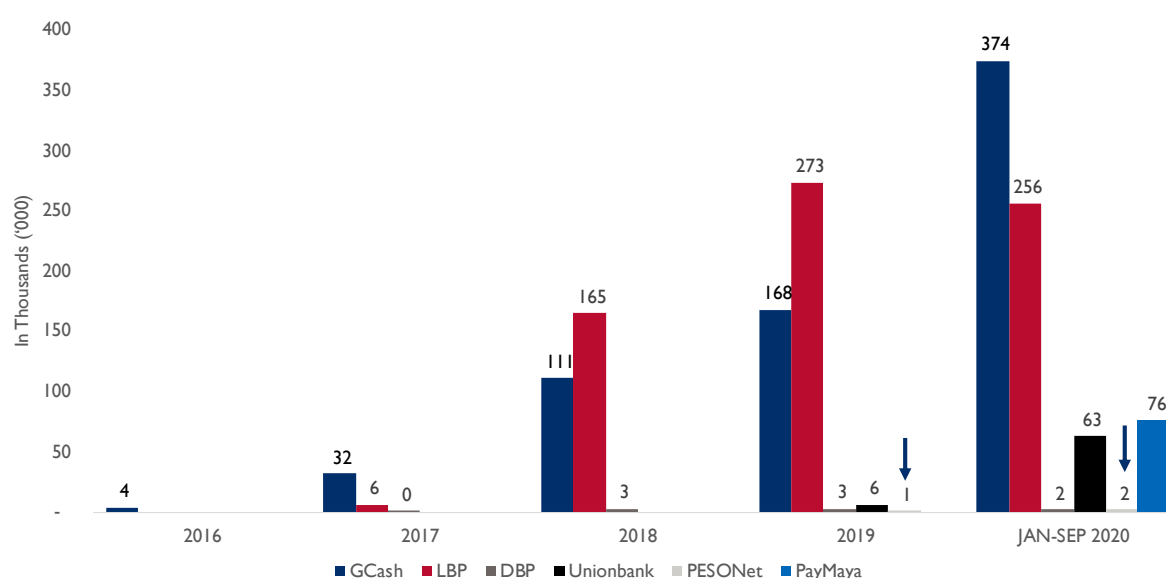
2.2.1 Support Government Agencies Improve Collection Efficiency through an Interoperable Digital Bills Payment Service

E-PESO and the payments industry soft launched the PESONet-enabled digital bills payment service in August 2019. E-PESO assisted the Bangko Sentral ng Pilipinas (BSP), the Philippine Payments Management, Inc. (PPMI), and BSP-supervised financial institutions (BSFIs) to set-up an interoperable digital bills payment service utilizing the PESONet payment infrastructure established under the USAID-supported National Retail Payment System (NRPS).

The soft launch marked the start of the use of interoperable digital bills payment for taxes and other utilities. Under this initiative, the Bureau of Internal Revenue (BIR) will be the pilot “biller”; the tax collection/payment will be the pilot “bill”, and the Land Bank of the Philippines (Landbank) and Rizal Commercial Banking Corporation (RCBC) will be pilot participating banks processing the electronic payments/collections of the bill/taxes. The success of this pilot will allow the BSP to confidently approve the expansion of the bills payment service to all interested financial and commercial institutions. This digital payments platform will facilitate the efficient collection of tax and non-tax revenues for the government, and of sales for businesses. More importantly, this service will make it more convenient for the paying public to pay their bills and utilities and at lower transaction cost, 24/7. The interoperable bills payment service, which was also referred to as eGov for government payments, was launched by the BSP in November 2019 with at least seven (7) government biller institutions actively using the service.

Since the adoption by the BIR of the PESONet-enabled interoperable digital bills payment service, the take up has been very slow. From 641 transactions (Php8.9 million) in 2019, it was able to almost triple its volume to 1,741 (Php22.2 million) as of 2020Q3 (refer to *Figure 11*), which is far from the take up of other digital payment channels like Unionbank which grew from 5,524 transactions (Php83.3 million) in its first year to 63,243 transactions (Php1.3 billion) as of 2020Q3 or its second year, or PayMaya which recored 76,277 transactions (Php234.4 million) as of 2020Q3 or its first year. Per review of the initial performance of the payment channel, the following issues causing the low take up were noted, namely: (1) poor participation from PESONet-member financial institutions with only three (3) BSFIs currently offering the service, 2) poor user experience caused by technical issues on Landbank’s LinkBiz portal (e.g. capacity, connectivity, etc.), and 3) lack of marketing or communication support from participating BSFIs due to user experience or process not consistent with their service branding or positioning.

Figure 18: Transaction Volume of New Digital Payment Channels in BIR



Source: Bureau of Internal Revenue

To address the limited participation of BSFIs in the PESONet-enabled interoperable digital bills payment service, E-PESO is closely coordinating with the BIR to encourage (if not require) all Authorized Agent Banks (AABs) to connect to PayGate, a request-to-pay (RTP) service. Currently, there are only three (3) banks that are connected to the PayGate service, namely, RCBC, Robinsons Bank, and Union Bank of the Philippines (Unionbank). There are currently 21 AABs of BIR and all are PESONet members. Increasing the number of banks connected to PayGate will help grow the eGov

payment traffic. A draft Revenue Memorandum Circular (RCM) is currently being routed in BIR. To address the issues. On a separate note, Gov. Benjamin Diokno of the BSP has met with PPMI in August and obtained a commitment from the PPMI board to fully implement the interoperable digital bills payment service by Q4 of 2020. According to BSP, the service will most likely be available by Q1 of 2021.

To address the other issues, E-PESO is currently assisting the BIR develop a payment portal that will enhance the user experience by effectively bypassing Landbank's LinkBiz portal. Also, through the payment portal, a brand-agnostic user experience can be achieved since BIR will control the web service branding. The project was kicked-off in September 24, 2020.

E-PESO also started exploring expanding the interoperable digital bills payment service to InstaPay ACH. In June 2020, E-PESO met with MasterCard to explore how its subsidiary Vocalink can support eGov by enabling an 'request-to-pay' (RTP) service and route payment instruction through InstaPay to facilitate tax payments by micro and small enterprises, including sole proprietors, self-employed individuals and professionals. Vocalink is a Mastercard company which designs, builds and operates bank account-based payment systems. BancNet, which is the clearing switch operator of InstaPay, recently tapped Vocalink to provide its payment technology to process InstaPay transactions. Vocalink has an RTP service and will be ready for deployment in 2021Q2.

Sub-task 2.2.2: Support the Payments Industry in the Establishment of an interoperable Cash-In / Cash-Out Agent Network/ACH (revised)

This Sub-task has been moved and is now covered under Sub-task 1.2.1 "Connecting Women Entrepreneurs to the Digital Economy."

Planned Activities for Y7 Q1

E-PESO will work closely with the BIR on the issuance of regulation encouraging AABs to connect to PayGate and continue the assistance in setting-up a payment portal to address all the issues earlier identified to increase adoption traffic of the interoperable digital payment service. E-PESO will also coordinate with both BSP and PPMI on the full implementation of the interoperable digital bills payment service.

E-PESO will finalize the Term Sheet Agreement and draft the multilateral agreement to set-up the SCAN. The regulations review will also be completed to determine regulatory gaps and recommend appropriate regulations to implement the SCAN. Technical standards will be developed for the initial use cases identified by the SuG. A formal proposal will be submitted to PPMI and BSP for the creation of SCAN and secure approval to pilot under BSP's regulatory sandbox.

SUB-PURPOSE 3: ENABLING ENVIRONMENT FOR E-PAYMENTS IMPROVED

For Year 6, E-PESO completed the "Study on E-Payments Adoption by Businesses". The study identified the issues, root causes and recommendations how businesses will be encouraged to adopt digital payments. E-PESO likewise provided assistance to the BSP in their internal acquisition of their Advanced SupTech Engine for Risk-based Compliance (ASTERisC*), BSP's GRC solution which is a unified RegTech and SupTech solution that will streamline and automate regulatory supervision, reporting and compliance assessment of BSFIs' cybersecurity risk management.

Task 3.1 Ease Constraints to Broad Payment Adoption and Usage

3.1.1 Conduct Revenue Regulation and Business Process Review

This sub-task was completed in Year 6 with the submission of the discussion paper entitled “Study on E-Payments Adoption by Businesses” to the various stakeholders including the Bureau of Internal Revenue (BIR), Department of Finance (DoF), Bangko Sentral ng Pilipinas (BSP) and the Philippine Payments Management Inc. (PPMI) following the completion of the multi-stakeholder sessions where the barriers, root causes, recommendations and desired end state were presented and agreed upon.

3.1.2 Implement E-invoicing Pilots

This Sub-task was dependent on which e-invoicing framework for adoption by the BIR. Although some initial discussions were conducted in the early part of 2020, the effort was put on hold in March 2020 due to ECQ. It was later discontinued in favor of more relevant technical assistance as discussed with the BIR. Please see discussion of Sub-task 3.1.3: E-Invoicing and E-OR Assessment.

3.1.3 E-Invoicing and E-OR Assessment

E-PESO engaged the services of SGV & Co. in order to provide the technical assistance to the BIR in the following areas:

- review and analyze revenue regulations and barriers to assess feasibility and implications of immediate and medium term solutions for possible adoption
- formulate business case if PEPPOL is justified for the Philippines, formulate a high-level implementation plan and initial draft of possible regulations that may be necessary in implementing the framework

A PEPPOL subject matter expert from IBM Sterling was also engaged to provide guidance to the SGV team and the BIR in the formulation of the business case.

Task 3.2: Assist Financial Regulators in Overseeing e-Payment Growth

General Updates on e-Payments and Automated Clearing House (ACH) Performance

PESONet (as of September 30)

- September volume surged by 56.61% versus August with 4.1M transactions amounting to PHP 301B. The jump in volume is attributed to the 1.4M SSS transactions for its pension disbursements. This volume level is expected to continue as SSS had earlier announced its move to release pensions through PESONet and eliminate distribution of checks to expedite monthly crediting to pensioners ([SSS to release pensions via PESONet starting October, drops issuance of checks](#)).
- PESONet volume grew by 4.76% versus check this month with 26.68% share of the transaction pie. This month's volume is almost at the same level as May's where SSS Small Business Wage Subsidy (SBWS) Program was credited to eligible workers.
- While volume and value had a double-digit growth, average value transacted fell by 23.99% with an average peso value of PHP 71,687.66 versus August's PHP 94,309.47. This is perhaps due to the average pension value of the SSS disbursement in September.

Figure 19: PESONET Volume and Value

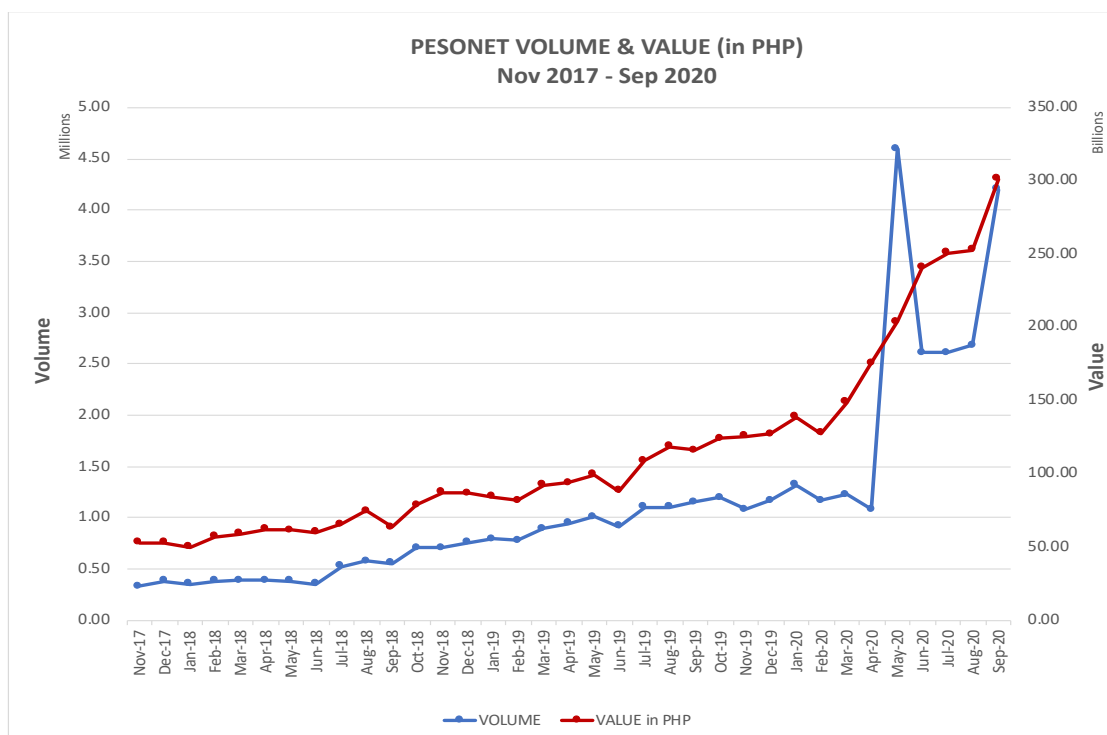
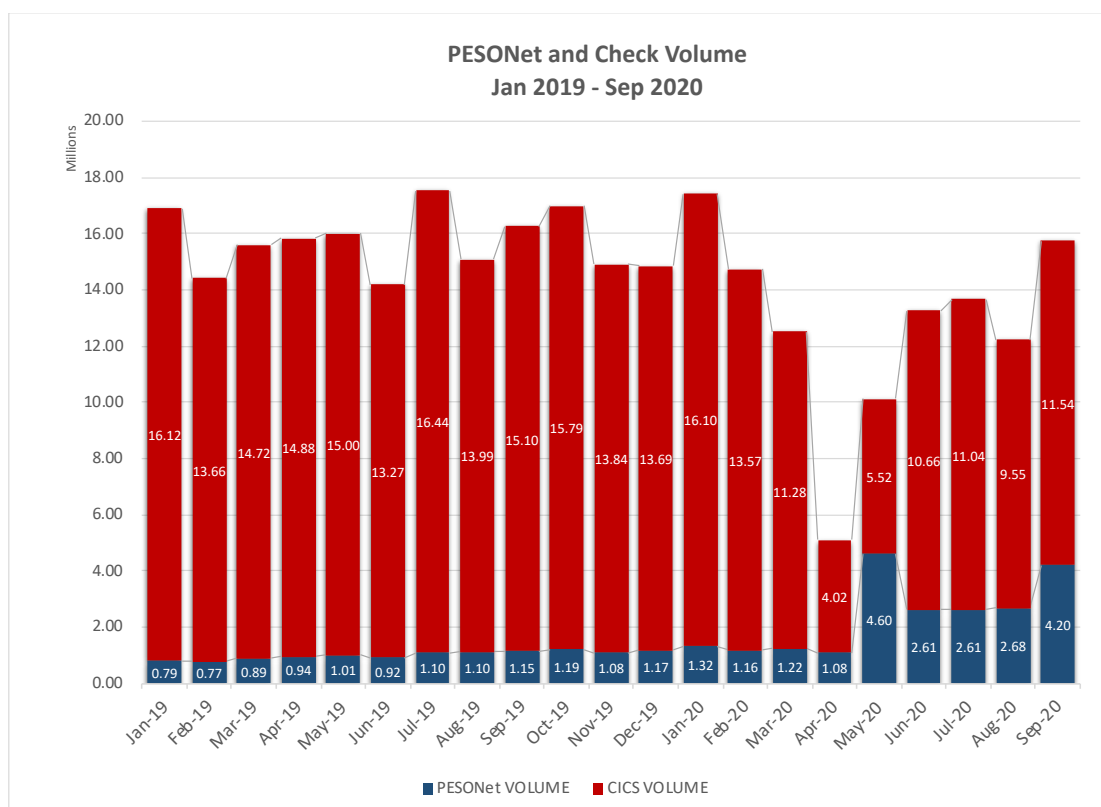
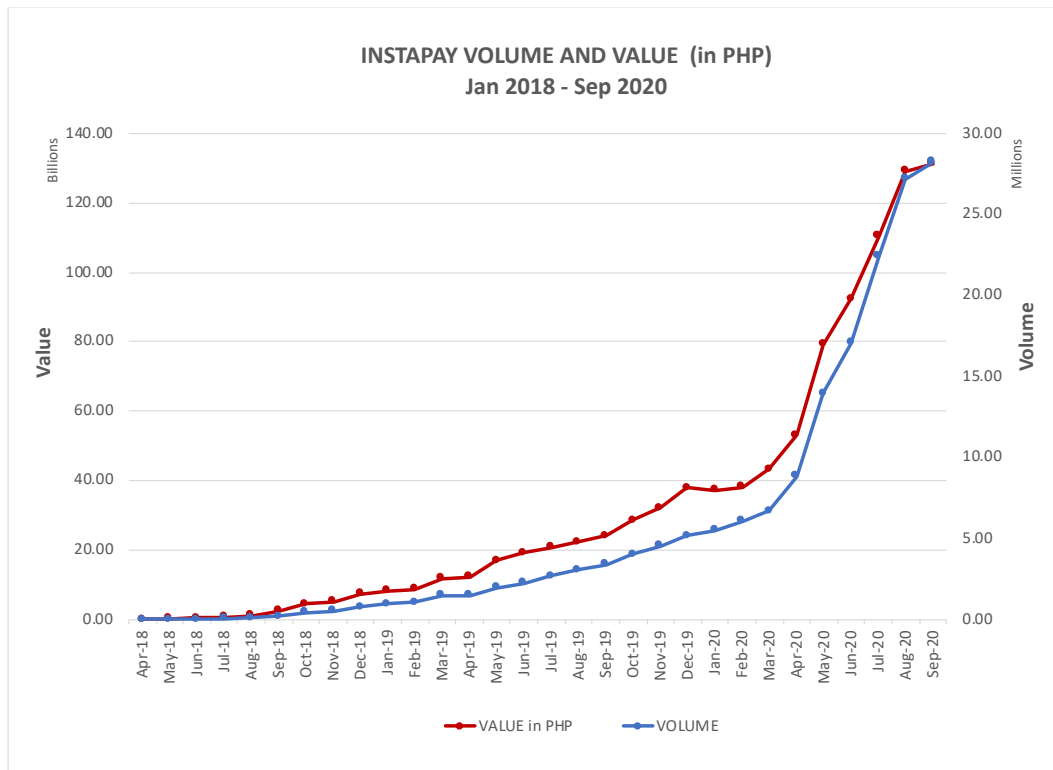


Figure 20: PESONet vs Check



- Check transactions was up by 20% versus August volume as lockdown restrictions further ease up and employees start to report back to offices.
- Check volume is back in its usual level of 11M to 15M transactions per month with September volume at 11.5M.
- Value of transactions in September grew by 19.04% versus recorded value in August.

Figure 21: InstaPay Volume and Value



- InstaPay transactions barely grew in September registering single-digit growth of 3.73% representing 28.2M transactions versus August amounting to PHP 131.4B which is only 1.77% growth from last month's value.
- Out of the 28.2M transactions, 1.2M was generated by new accounts while 5.1M transactions were generated by old accounts.
- New account users of InstaPay fell by 27% versus registered new account users the previous month. However, total users (old + new account users) still grew by 2.62% in September versus August with average InstaPay transactions per account of 4.4. This means that more new users are transitioning to digital platform even after ECQ.

3.2.1 Support PPMI in Expanding Membership and Onboarding New Participants

This sub-task has been completed with the turnover of draft PPMI Prospectus and Starter Kit.

Task 3.4: Assist Financial Regulators and E-Payment Service Providers to Improve Digital Security Measures

3.4.1 Support BSP in Cybersecurity Policy Review and Capacity Building

As a consequence of the COVID-19 pandemic, this sub-task has been removed from the work plan due to the insufficient time remaining to complete it.

3.4.2 Support BSP in Implementing a Governance, Risk, and Compliance (GRC) solution

E-PESO contracted a cybersecurity expert tasked to assist in the rationalization of GRC requirements and formulating the Cybersecurity Maturity Model for BSP.

E-PESO assisted BSP in the following areas relating to the internal acquisition of the Advanced SupTech Engine for Risk-based Compliance (ASTERisC*), BSP's GRC solution which is a unified RegTech and SupTech solution that will streamline and automate regulatory supervision, reporting and compliance assessment of BSFIs' cybersecurity risk management:

- Sourcing of potential vendors / offerors following set criteria. E-PESO touched base with five (5) GRC providers namely, RSA (TIM), MetricStream, RiskConnect, IBM (Questronix), and ServiceNow.
- Drafting of the Request for Quotation (RFQ) for budget request for the project and as a pre-requisite for the procurement process.
- Drafting of the Terms of Reference (TOR) which is a pre-procurement document that provides the detailed description of the deliverables of the Supplier, Contractor or Consultant. (GPPB, Volume I Guidelines on the Establishment of Procurement Systems and Organizations)

Initial drafts and revisions of a proposed Cybersecurity Maturity Model (CMM) control standards has been submitted. Finalization will be based on feedback from BSP.

3.4.3 Support BSFI Participation in the Industry-wide Deployment of a Governance, Risk and Compliance (GRC) Portal

Activities under this Sub-task were incorporated in Sub-task 3.4.2.

3.4.4 Develop Cybersecurity Capability of Financial Executives

As a consequence of the COVID-19 pandemic, this sub-task has been removed from the work plan due to the insufficient time remaining to complete it.

Task 3.5: Institutionalize Sustained Awareness Program on Digital Financial and Cyber Security Organizations

3.5.1 Cybersecurity Awareness Program

E-PESO engaged Evident, a communications firm, to develop a cybersecurity awareness program to build consumer trust and confidence in digital payments. In January 2020, E-PESO presented the results of a digital audit/social monitoring conducted on cybersecurity-related campaigns to the BSP and some financial institutions and associations in a stakeholder consultation session organized by the BSP in relation to its digital literacy and cybersecurity awareness initiative. Following this consultation, a separate stakeholder mapping analysis was conducted with E-PESO and BSP to identify the partners and possible strategies for developing an awareness program. An initial draft of a communication program was submitted. However the effort was put on hold due to the ECQ in favor of Sub-task 1.2.4.

In July 2020, E-PESO resumed the efforts with BSP and Evident taking into consideration lessons learned from the digital payments campaign conducted with the banked segment the previous months. It was agreed that the Cybersecurity Awareness Campaign (Sub-task 3.5.2) would be developed and implemented concurrently with the program.

3.5.2 Implemented Cybersecurity Awareness Campaign

With the BSP, the following target segments were identified for this campaign:

- E-Payment Users
- New users of e-payments
- Specific demographics who are vulnerable to cyber attacks

The overall big idea for the campaign is to focus on “E-Safety is Everyone’s Responsibility” where the call to action for the target market would be to secure their accounts and e-payments, know their rights and responsibilities as accountholders.

Agreed campaign activities will include communications via BSP’s social media accounts and PR tactics combining press releases, webinar and radio guesting.

Planned activities for Y7 Q1

On the PEPPOL Business Case and Implementation Plan, activities and next steps for the collection of relevant data as an input to the formulation of business case include the presentation of PEPPOL key concepts to BIR and conduct of workshop to the BIR both in October 2020. The conduct of PEPPOL workshop and presentation of recommendations to BIR based on previous discussions with them and submission of business case both in November 2020.

On the completion of BSP documents for system acquisition (GRC) / completion of GRC Model-Revision of the Cybersecurity Control Maturity Model (CCMM), the submission of revisions and proposed content of the CCSA documentation, completion of Request for Quotation (RFQ) to complete the min number of bidders, and the drafting of reference documents for systems specs and development of project implementation plan will be done.

On the Cybersecurity Awareness Campaign, the conduct of stakeholder consultation on the campaign with PPMI Board member institutions and BAP Cybersecurity Committee, then selection of target financial institutions as partners for the campaign, and launch of the cybersecurity webinar which aims to educate consumers on recourse mechanisms and common Cybersecurity threats will be done in October 2020. Following that, conduct of radio rounds and turn-over of the campaign materials to BSP in their Financial Education Expo 2020 with select government, private and industry partners as the audience will also be done.

SUB-PURPOSE 4 (CROSS-CUTTING): GAPS IN BROADER E-PAYMENT ECOSYSTEM ADDRESSED

Year 6 saw the expansion of e-payment options for a key partner city (Valenzuela City) and the onboarding of two new local government units (LGU) into the pipeline of USAID/E-PESO LGU systems provider Rameses Systems Inc (Rameses).

In November 2019, Valenzuela City launched its 3S Plus Valenzuela City Online Service, highlighted by Paspas Permit, a 10-second business permit application system allowing the issuance of a provisional business permit within ten seconds after payment confirmation. Valenzuela City also expanded its e-payment option to include PayMaya and Land Bank’s Link.Biz online payments portal, in addition to the Development Bank of the Philippines’ (DBP) Internet Payment Gateway. USAID-PESO facilitated the onboarding of Valenzuela City to the PayMaya Gateway and provided inputs to the memorandum

of agreement on the integration of e-payments collection services for the city's taxes and fees. E-PESO also clarified the policy bases for allowing non-authorized government depository banks/financial institutions like PayMaya to offer collection services for government entities, collection of convenience fees, and collections via credit and debit cards.

USAID/E-PESO also worked to expand the e-payment channels of partner cities using the Enhanced Tax Revenue Assessment and Collection System (ETRACS)/Filipizen platform of systems provider Rameses. E-PESO assisted Rameses in integrating mobile service PayMaya to its current suite of e-payment partners. Technical integration was completed in March. Preparatory work for making PayMaya available as a payment option for water bills payment of CDI partners is detailed in the next section.

Two new LGUs using the ETRACS system – the Municipality of Ubay in Bohol Province and the Municipality of Nabunturan in Davao de Oro Province – made e-payments available via the Link.Biz portal. In 2018, USAID/E-PESO assisted RSI in developing a repeatable and scalable go-to-market (GTM) strategy for online portal Filipizen. Technical assistance includes clarifying the product offering, facilitating partnership terms with electronic payments service providers (EPSPs), structuring commercial agreements with EPSPs, and outlining a short, medium, and long-term plan for onboarding LGUs to the Filipizen platform.

The Filipizen portal is an online billing and payment platform for citizens for local government transactions and in the long term, for other national government agency transactions. By partnering with Rameses and deploying the Filipizen portal, LGUs cut costs associated with firewall and security, securing a public internet protocol and registering a domain name for the e-payments front-end, hiring specialists to develop and manage the transactional website, and conducting user acceptance tests with EPSPs.

Task 4.1: Build e-Payments Ecosystems in Cities Development Initiative (CDI) and Other Cities/ Municipalities

4.1.1 Support Partner Local Government Units (LGUs) to Introduce and/or Enhance and Promote e-Payment Options for Minimum Viable Products (MVPs)

In coordination with USAID SURGE Project, E-PESO met with officials of Legazpi City, Puerto Princesa City, and Tagbilaran City to introduce PayMaya as a possible option for adopting or expanding their e-payment options for water utility service payments. During the meetings, PayMaya presented their products and services. The three cities are already coordinating with PayMaya on completing the commercial terms or requirements. E-PESO is assisting these cities in developing videos and other information, educational, and communications (IEC) materials on how to pay taxes and other bills online.

An online webinar on electronic payment for water utilities was organized by the USAID SURGE Project and E-PESO Project on July 16 and 17. SURGE presented on the Results of Rapid Assessment on Capacity and Interest of Water Service Providers on E-Payment. E-PESO provided an orientation on electronic payments followed by Cagayan de Oro City Water District (COWD) who shared their e-payment experience. E-PESO's resource speakers from 4-different e-payment services - ECPAY/ GCASH, Landbank, PayMaya also presented. Attendees of this webinar are from the Water Districts, LGU-Run Water Utilities, Private-Water Utilities, and LGU officers coordinating the operations of Rural Waterworks and Sanitation Associations (RWSA's) under Cities Development Initiative (CDI) – Cities and neighboring cities.

As a follow-up to the webinar, E-PESO and USAID SURGE Project, together with PayMaya met with water utilities in Legazpi City, Tagbilaran City and Puerto Princesa City to discuss options to expand

their e-payment offerings to their customers. E-PESO is also assisting these water utilities to adopt a check-digit algorithm system to validate account number, amount due, and due date, and to enhance the elimination of unreconciled payments. Legazpi City Water District (LCWD) is currently engaged with Bayad Center and ECPay as their collection agent and is considering to use PayMaya and GCash as additional payment options. LCWD is set to launch their mobile payments facility during the water district's 40th Anniversary on October 1. Puerto Princesa City Water District had previous e-payment arrangements with ECPay and Palawan Pawnshop but was suspended by the Commission on Audit due to settlement issues. They are now coordinating with PayMaya to fulfill commercial requirements.

Online Forum on Enabling LGUs in the New Normal through Digital Payments Acceptance

E-PESO in partnership with PayMaya, and in cooperation with BusinessWorld, organized a three-part online forum series called “Business World Insights” on “Enabling LGUs in the New Normal through Digital Payments Acceptance”. The first of the series was held on June 23 as a zoom event. Panelists included E-PESO Chief of Party Mamerto Tangonan, DILG Usec Epimacio Densing III, Anti-Red Tape Authority Dir. Gen. Atty Jeremiah Belgica, Valenzuela City Mayor Rex Gatchalian, PayMaya Ceo Orlando Vea and Enterprise Head Marvin Santos.

The second session of the online forum titled “Efficient Delivery of Government Aid through Digital Disbursements” was held on July 2 and focused on how LGUs can efficiently utilize digital disbursement platforms to safely and effectively distribute aid, allowances, and other benefits during the pandemic and beyond. Panelists included E-PESO Project Digital Financial Advisor Vicente Catudio Jr., DILG Undersecretary Jonathan Malaya, ARTA Director General Atty. Jeremiah Belgica, SSS President and CEO Aurora Cruz-Ignacio, Manila Mayor Francisco "Isko Moreno" Domagoso, Union of Local Authorities of the Philippines President Governor Dakila Cua, and PayMaya Enterprise Head for Public Sector Marvin Santos.

The third and final session titled “Creating Digital Ecosystems to Jumpstart Local Economies” was held on August 11. The forum discussed how connecting local governments, citizens, and businesses is key to building digital ecosystems that will help to jumpstart local economies post-crisis in the new normal. It also emphasized the importance of creating progressive and inclusive local communities. Panelists included DTI Sec. Ramon Lopez, NEDA Usec Rose Edillon, Ormoc City Mayor Richard Gomez, ULAP President Gov. Dakila Carlo Cua, E-PESO Project Chief of Party Mamerto Tangonan, Go Negosyo Senior Adviser of Angat Lahat sa Digital Alliance Jopin Romero, and PayMaya Enterprise Head for Public Sector Marvin Santos.

The fora were livestreamed on the Facebook pages of BusinessWorld, The Philippine STAR, and ONE News. It was supported by the Department of the Interior and Local Government, the Anti-Red Tape Authority, Union of Local Authorities of the Philippines (ULAP) and the Management Association of the Philippines (MAP). The first forum session reached 322,044 people, with 10,872 engagements, 479 FB reactions, 131 shares, 115 comments and 50,000 views.

USAID/E-PESO will continue monitoring the implementation of partner LGUs and facilitating partnerships with EPSPs but no major activities will be conducted in the next Quarter, as this sub-task was removed from the workplan; funds for the completion of this sub-task were allocated to Sub-task 1.2.5.

Task 4.2: Address gaps in broader e-payments ecosystems

4.2.1: Develop e-Payment Toolkits for e-Payments Set-up and Implementation

This sub-task was removed from the workplan and will not be pursued; funds for the completion of this sub-task were allocated to Sub-task 1.2.5.

CROSS-CUTTING AND SUPPORTING ACTIVITIES

COVID 19 Emergency Response

The Philippine government continued to put most parts of the Philippines under a period of “enhanced community quarantine” until June 2020, and on “general community quarantine” until September 2020, to contain the spread of the coronavirus disease 2019 (COVID-2019). Suspension of mass public transportation and limiting people’s movement to accessing only basic needs such as food, medicine, and health services continued during this period. During the general quarantine, public transport was allowed to operate at a reduced capacity. Adoption of work at home schemes and strict social distancing measures were enforced. Though challenging, E-PESO quickly adapted to continuing activities with partners through online efforts and virtual events.

E-PESO also acted swiftly to adapt project implementation by formulating ways to help the Philippines respond to the crisis. E-PESO supported DSWD in the operationalization of the ReliefAgad, a quick relief system to expedite the data capture of SAP beneficiary data through a self-registration web application using smartphones. E-PESO also continued to support BIR in implementing digital payment channels to cater to taxpayers, including co-organizing the Hack-a-Tax competition that will launch solutions to make tax filing and payment fully online.

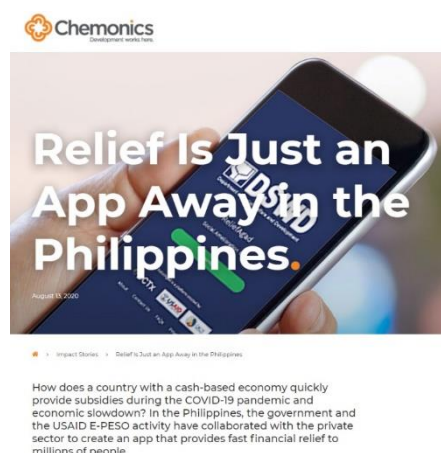
In partnership with the Philippine government, E-PESO also supported the implementation of digital payments campaigns to promote, increase usage and encourage safe transactions via electronic payments to address the challenges brought by the COVID-19 pandemic. Details are outlined under [sub-task 1.2.4 \(Digital payments communications campaign for COVID-19 response\)](#).

In the next quarter, E-PESO will continue to conduct the digital payments communications campaign, together with partner institutions, e.g. BSP, BIR, DTI, etc. These campaigns will continue to increase people’s awareness of digital payments and teach them how to use it as a convenient solution for sending, receiving and making payments without having to leave home during the pandemic. E-PESO will continue to highlight massive digital adoption as a necessary move for everyone’s safety as well as catalyze economic growth even under the current constraints of social distancing and local area lockdowns.

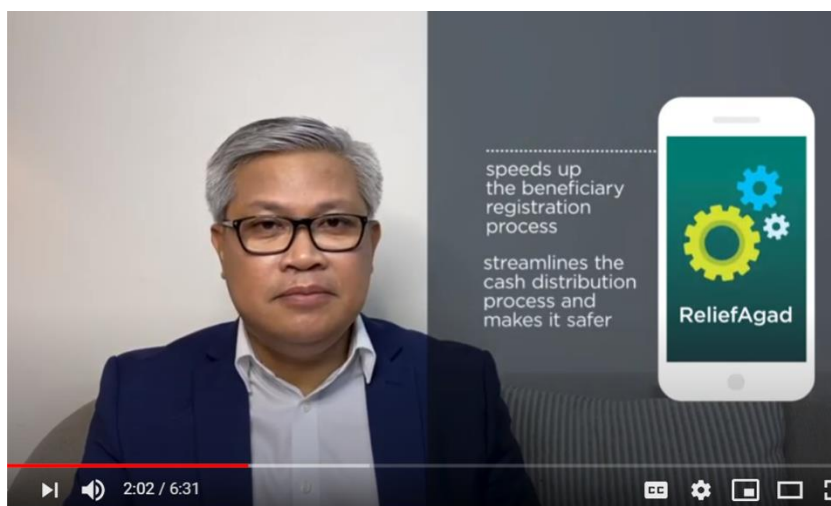
Monitoring & Evaluation and Communications

Relief is Just an App Away in the Philippines

The story of E-PESO’s experience in providing technical assistance to the Philippine government and collaborating with the private sector to create ReliefAgad was published by Chemonics International on the “impact story” section of their website. The article, titled “Relief is Just an App Away in the Philippines” talks about the development of ReliefAgad, a digital app that provides fast emergency relief to millions of people during the COVID-19 pandemic in the Philippines. It also featured stories from beneficiaries who registered on the app and received their subsidies through mobile e-payments. The article is available online and can be viewed [here](#). A video that tells the story of the collaboration was also developed by Chemonics and can be accessed [here](#).



The feature story above was published on the Impact Stories website of Chemonics International.



Chemonics developed a video about ReliefAgad featuring E-PESO's digital finance advisor Vice Catudio. The video can be accessed from the youtube channel of Chemonics International.

CHALLENGES AND LESSONS LEARNED

Impact of Enhanced Community Quarantine

The declaration of ECQ in Metro Manila in March 2020 has continued until the end of August 2020 and then shifted to GCQ which has been in effect until September 2020. This has impacted the activities planned for Q2 to Q4 of Year 6 and has effectively pushed the completion of activities to the following fiscal year. The challenges brought about by this include reduced availability of GPH counterparts who are either on emergency mode, on skeleton workforce or telecommuting, and the ban on mass gatherings. Despite the challenges posed by the pandemic, most of the delayed activities were completed within Q3, however, succeeding follow-on activities had to be moved to Q4. Following were the activities that were impacted:

Sub-Purpose I: Rapid Adoption of E-Payments in Financial Systems

- Drafting and approval of resolution to adopt transaction accounts by the Pantawid Pamilyang Pilipino Program (4Ps) National Advisory Council (NAC) scheduled in March 2020 and subsequent drafting and approval of Implementing Guidelines targeted in April 2020 were delayed but accomplished. Follow-on activities moved to Q4.
- Ceremonial MOU signing between DSWD and key stakeholders, namely, Bangko Sentral ng Pilipinas (BSP), Department of Trade and Industry (DTI), Securities and Exchange Commission (SEC), National Privacy Commission (NPC), Technical Education and Skills Development Authority (TESDA), Microfinance Council of the Philippines (MCPI), Microinsurance Association of the Philippines, Cebuana Lhuillier, CARD Bank, and Hapinoy, targeted in April 2020 were delayed but accomplished. Follow-on activities moved to Q4.
- Financial Literacy Manual for 4Ps write shop with DSWD 4Ps Program Management Office (PMO) and key stakeholders targeted in April 2020 were delayed but accomplished. Launch of pilot was moved to Q4.
- HACK^TAX demonstration, pitching and awarding targeted in late March 2020 were delayed but accomplished. Launch of services moved to Q4.
- Consultation meetings with the Shared Cash Agent Network (SCAN) Project in March and April 2020 were delayed but accomplished. Follow-on activities moved to Q4.
- Delays in eTSPCert System development, as consultants engaged by E_PESO will not be able to work on-site and access systems environment and partner Bureau of Internal Revenue

(BIR) will not be working on full workforce capacity and will have limited manpower resources for checkpoint meetings and reviews.

Sub-Purpose 2: Rapid Adoption of E-Payments in Financial Systems

- The approval of the draft RMC that would encourage or mandate the AABs to connect to PayGate service, which was originally targeted for Q3, was moved to Q4.

Sub-Purpose 3: Enabling Environment for E-Payments Improved

- Finalization of BIR and DoF's decision on the e-invoicing framework and other considerations vis-à-vis KOICA technical assistance on e-invoicing;
- Conduct of BSP TRISD Strategic Planning Session as inputs to Cybersecurity capacity building training requirements. In the meantime, alternative options are being formulated;
- Delays in BSP's internal procurement process on the GRC solution;
- Completion of terms of reference/scope of work with the PPMI/BSP on the standardized professional education on cybersecurity for Board-level, C-level financial executives;
- Development of the draft Cybersecurity Awareness Program document;

Sub-Purpose 4 (Cross-Cutting): Gaps in Broader E-Payment Ecosystem Addressed

Implementation of communications campaign for LGUs, whose full manpower resources are currently shifted to COVID-19 relief.

Other Challenges and Lessons Learned

Leverage on Existing Engagements with Implementing Public and Private Sector Partners and Subcontractors. E-PESO was able to swiftly develop COVID-19 responses by leveraging on the existing engagements and relationships with its public sector implementing partners. Although some sub-tasks were put on hold, the technical assistance to the same partners (i.e. BSP, DSWD and BIR) were restructured to develop an overall campaign on digital payments targeting strategic segments. In providing these assistance, the current private sector partners (i.e. Devcon) were also tapped to support the revised strategies. Lastly, E-PESO utilized its existing subcontractor engagement, particularly the communications firm subcontractor, to execute the deliverables identified in the revised workplan.

Heightened Awareness and Appreciation for Digital Payments. From October 2019 to August 2020, PESONet and InstaPay volumes grew by 125% and 576% respectively. Volume spiked by 4.25x or 325.4% in May versus April's 1.08M transactions. [Out of the 7.2M transactions in May and June, 3.4M was attributed to SSS disbursement for its Small Business Wage Subsidy \(SBWS\) program.](#) Check volume also had its lowest share of the total transaction volume in May at 54.57% while ACH transactions at 45.43%. Since then, the digital payments via ACH share out of the total payments transactions are in double-digit as compared to the previous months and prior COVID-19 lockdowns. It has likewise been observed that SSS has continued to utilize PESONet even for disbursement of pensions and other benefits such as loan proceeds even after the SBSWS program. For the month of September 2020, there were a total of 1.4 million SSS pension related disbursements via PESONet, approximately 34% of total PESONet volume. According to BSP, 4 million digital accounts opened among banks and non-bank electronic money issuers from March 17 to April 30, while new web sign-ups and app downloads doubled in the first four months⁹. It has likewise been observed that SSS has

⁹ <https://www.philstar.com/business/2020/06/05/2018719/bsp-steps-cybersecurity>

continued to utilize PESONet even for disbursement of pensions and other benefits such as loan proceeds even after the SBSWS program. For the month of September 2020, there were a total of 1.4 million SSS pension related disbursements via PESONet, approximately 34% of total PESONet volume. Consumers, businesses and even government has shifted or expanded their utilization of digital payments.. The government has expressed its digital transformation initiatives and intentions, with payments as one area of focus. New accounts in Instapay consistently grew versus the previous months especially versus pre-COVID 19 lockdown with July numbers at 5x higher than new accounts using Instapay in Feb 2020. This means that more new users are transitioning to digital platform even after ECQ.

BSP's Role in Encouraging Industry Actions to Reduce Barriers to Digital Payments. At the onset of the ECQ, BSP appealed to the BSFIs to waive their PESONet and InstaPay fees. Majority of the institutions heeded the appeal. This is believed to be one of major drivers in encouraging consumers in trying and using digital payments particularly for PESONet and InstaPay.

Need for Intermediate Solutions to Address Challenges to Supplier Payments. HSBC, one of the financial institutions tapped for key informant interviews for the Revenue Regulation and Business Process Review, shared with E-PESO their corporate customers' experience during ECQ where the pre-COVID business practice for billing and paying invoices by checks became very challenging due to strict lockdown scenarios. Supply chain shocks and bottlenecks were experienced leading to customers unable to pay their suppliers who, in turn, cannot produce because of lack of cash. Businesses' shift to digital payments became imperative but intermediate solutions may be necessary to enable non-hardcopy-based evidence of revenues (e.g. invoice) and collections (e.g. OR) may be implemented until such time when BIR's e-invoicing or Electronic Sales Reporting System would have been put in place.

Elevated Cybersecurity Risks from Scams or Frauds using BSFI's Products and Services. Financial institutions have reported increased attempts at fraudulent activities due to the significant shift in the utilization of digital financial services. Last June, BSP released Memorandum M-2020-053 - Reminder on Sound Risk Management Practices to Mitigate Risks from Scams or Frauds using BSFI's Products and Services. The memorandum emphasized the role and responsibilities of financial institutions in ensuring the mitigation of risks as well as the consumer protection framework for their customers. The sample typologies of scams / frauds gathered from the complaints data were used as basis for developing posts for the banked customers segment campaign.

The DSWD SAP Communications Campaign yielded learnings, good practices and recommendations for mounting an effective communications campaign.

- Multiplatform use and executions, with bite-sized, clear, and specific content delivered in the language of the intended audience are the key components to an effective communications mix. Social media cards highlighted visuals, with concise captions designed for users who are on free data and with limited Internet access. During virtual pressers, key messages were delivered as close to the start of the session as possible, keeping an eye on the retention rate of the audience. Regional Offices/Field Offices were asked to localize the language of the cascaded PR materials, while Filipino versions of press releases (PRs) were distributed along with the English version to facilitate use by local newspapers and tabloids.
- Social listening tools, weekly news and social scans/reports are a good approach to form data-driven communication strategies and key messages.
- Support from other government agencies strongly reinforce key messages. National Telecommunications Commission supported the ReliefAgad registration drive via a text blast encouraging citizens- to register for the 2nd tranche subsidies via ReliefAgad. The text blast came

at a critical phase of the registration drive, when the prevailing question on the legitimacy of the app was being addressed by the campaign. Reinforcing the call to use ReliefAgad effectively stamped the legitimacy of the service.

- Key messages and communication efforts must translate to operations, implementation, and the work on the ground; even well-designed communication efforts can backfire if stakeholder expectations are not met on ground. For the 2nd tranche, DSWD promised to speed up the SAP distribution via ReliefAgad and digital wallets, but the lack of an apparent improvement in the speed of the distribution resulted in the perception that the digital tools slowed down the process.
- Consider users who do not have access to the Internet when designing campaign materials; equip DSWD field staff with appropriate tools (printouts, flipbooks) or leverage reach and influence of local radio stations.
- For major social subsidy programs like SAP, imbed Communications to cross-functional project team (e.g. Operations, Finance, and IT) to facilitate seamless flow of operational information and feedback gathered from news monitoring and social listening tools.

INTEGRATION OF CROSSCUTTING ISSUES AND USAID FORWARD PRIORITIES

Gender Equality, Female Empowerment, and Disability Action

To promote cross-cutting issues, E-PESO has consistently integrated women's inclusion in formal financial systems. Past and ongoing trainings track participation by women now at 71 percent cumulatively among the total number of participants. Because there were no e-payment and/or consumer education trainings for household and businesses conducted in Q3, the percentage of female participation has not been updated. As most beneficiaries are mothers, this activity will boost the percentage of female participation in the formal financial system.

E-PESO sees payments as a critical factor in empowering women to have control over their financial lives, through tools of financial management such as debit cards and mobile phones, which are typically left in the care of women in Philippine households.

Policy and Governance Support

DSWD. E-PESO is assisting DSWD integrate financial inclusion in the 4Ps. This included policy support through review of existing policies and drafting of new policies to enable the use of transaction accounts as store of value when distributing cash grants to beneficiaries.

DSWD. E-PESO is assisting DSWD implement the SAP. The assistance covered development and deployment of ReliefAgad system to digitize the registration process of beneficiaries, deduplication of beneficiary records, advisory in the adoption of digital payment systems to distribute cash grants, and strategic communications.

BIR. E-PESO is assisting BIR to digitize filing and payment of taxes. Through the HACK^TAX, E-PESO collaborated with the private sector to develop third-party applications to digitize taxpayer transactions with BIR. E-PESO continue to support the eTSP Project to expand the tax returns in the eTSP Tool to allow TSPs to provide wider menu of tax forms to their clients. E-PESO has also

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mobilized in providing assistance to the BIR for intermediate solutions to address compliance requirements barriers.

Public Private Partnerships (PPP)

E-PESO and DEVCON, the largest software development community in the country, worked with the BIR on HACK^TAX, an innovation challenge that brought together talented and skilled IT professionals and students from across the country to help develop technology solutions to streamline and simplify the filing and payment of taxes. HACK^TAX is also supported by Microsoft Philippines, Amazon Web Services, Oracle Philippines, PayMaya Philippines, Inc., Union Bank of the Philippines, Talino Venture Labs, Asian Consulting Group, and the Ateneo de Manila University.

E-PESO has collaborated with DEVCON and DICT in assisting the DSWD implement the SAP. E-PESO, DSWD, DICT and DEVCON co-created the **ReliefAgad**, a quick relief system that digitizes the submission of SAC to the DSWD by beneficiaries using smartphone. It also allowed beneficiaries to enroll their transaction account for faster and safer delivery of cash aid. ReliefAgad is also supported by PLDT Group/Smart Communications, Amazon Web Services, BDO Foundation, and SM Group.

E-PESO, through its CWEDE program implemented under USAID's W-GDP initiative, has partnered with the DTI, NATCCO, Facebook Philippines, and shopping platforms Shopee and Lazada to support Filipina entrepreneurs as they undergo a 90-day mentorship and IDMTP training designed to help them establish digital storefronts, and learn about digital marketing promotions, customized online selling & digital payments. The program will also implement an integrated social media campaign to promote the W-GDP program outcomes highlighting the bounce back economy and better normal thrust of the Philippine government for Micro, Small and Medium Enterprises (MSMEs). The CWEDE program features a strong private sector engagement where each partner commits to investing more resources towards a more meaningful participation of Filipino women in the economy and a more inclusive economic growth for all.

To date, government and private sector partners of the E-PESO Project have contributed an estimated USD 1,098,700 against USAID/E-PESO spending of USD 304,735, for a leverage ratio of 3.61. Details can be found on [Annex 10](#).

STAKEHOLDER PARTICIPATION AND INVOLVEMENT

#SafeAtHome with E-Payments Campaign for Bank Consumers. Aside from the BSP, the industry associations and their members were enjoined to also support the campaign by reposting or sharing the posts in PisoLit. BSP directly engaged various associations such as the PPMI, BAP, BMAP, Fintech Alliance, etc. to request for support for the campaign. This resulted to resharing of the posts. An asset bank containing the images have been made available to BSP and the organizations.

MANAGEMENT AND ADMINISTRATIVE ISSUES

E-PESO team members worked from home during the whole quarter in compliance with government's mobility restrictions and for safety reasons. Metro Manila, where the E-PESO office is located, was placed under three levels of community quarantine as follows:

- Mar 16 – May 15: Enhanced community quarantine (ECQ). This is the strictest level.
- May 16 – May 31: Modified ECQ
- June 1 – Sept 30: General community quarantine (GCQ)

Payments to consultants, sub-contractors and suppliers were done electronically using internet banking via PESONet, which is among the e-payments infrastructure that E-PESO helped implement.

Bi-weekly meetings were held to coordinate tasks and activities. Staff members' weekly outputs and milestones were also monitored to ensure productivity. Regular health monitoring of each staff was undertaken through voice calls or messaging applications. Plans are also being drawn for a criteria-based phased re-opening of the office and restoration of normal office operations.

On staffing, the Activity recently hired a Senior Accountant following the recent resignation of the previous accountant effective August 31, 2020.

Hiring of short-term consultants is contemplated especially for Components 1 and 3 to assist in specific tasks requiring research and collaboration with implementing partners from the government and business sectors.

PMP UPDATE

With the disbursement of subsidies for the 2nd tranche of the Social Amelioration Program of the DSWD via electronic wallets and transaction accounts, E-PESO delivered one of the 5 projected deliverables for Indicator DI 4 (*Number of financial products, services or applications that are designed/enhanced to meet the needs of low income client.*)

DSWD, however, had to shift resources to the COVID-19 response. Work on transitioning the grant disbursement of its CCT for low income beneficiaries from limited-feature cash cards to transaction accounts will be pushed back to the next Quarter. Aside from the transaction accounts for CCT beneficiaries coupled with a financial literacy program, E-PESO will also conduct the pilot test to shift microloans of ASA Philippines to e-payments to account for the shortfall in this indicator.

USAID/E-PESO rounded up the life-of-project (LOP) target for Indicator I.1 (*Adoption of new e-payment services as collection/ disbursement option in five (5) national GPH agencies*) this Quarter.

The Social Security System (SSS) released SSS Circular 2020-021 on Mandatory Online Transactions and Checkless Disbursements in July, providing members, employers, pensioners, and beneficiaries/claimants with faster, safer, more convenient, and economical means to register, submit their loan and benefit applications, and receive their loan proceeds and cash benefits from SSS.

DSWD disbursed the 2nd tranche of SAP benefits via digital wallets and bank accounts. These developments brings the total number of USAID/E-PESO assisted national government agencies adopting e-payment services as collection/disbursement option to the LOP target of five.

The LOP target for for Indicator I.2 (*Number of CDIs (& other cities/municipalities) that introduced or enhanced m-money & e-payment options*) was also delivered. Two new LGUs using the ETRACS system – the Municipality of Ubay in Bohol Province and the Municipality of Nabunturan in Davao de Oro Province – made e-payments available via the Link.Biz portal of LandBank. In 2018, USAID/E-PESO assisted ETRACS provider Rameses Systems Inc. in developing a repeatable and scalable go-to-market (GTM) strategy for online portal Filipizen. Technical assistance included clarifying the product offering, facilitating partnership terms with electronic payments service providers (EPSPs), structuring

commercial agreements with EPSPs, and outlining a short, medium, and long-term plan for onboarding LGUs to the Filipizen platform.

All Sub-Purpose 2 and 3 indicators have been met or exceeded. However, E-PESO set targets for Indicator 3.1 (No. of circulars, regulations, and/or local ordinances refined or clarified to support e-payment growth), Indicator 2.1 (Growth of front-end e-payment infrastructure expanded), and Indicator 2.2 (Growth of front-end e-payment infrastructure expanded) and Indicator 2.3 (Number of gap analysis reports at industry or ecosystem level).

E-PESO delivered all of the 4 target additional institutions introducing front-end infrastructures (Indicator 2.1) and 2 of the target of 6 additional back-end e-payment infrastructures (Indicator 2.2).. With the resumption of cybersecurity and e-invoicing sub-tasks, deliverables for indicators 3.1 and 2.3 will be delivered in the next Quarter.

The LOP shortfall for Indicator 1.4 (*Number of people trained (via consumer education) on the uses of e-payments*) will be delivered once E-PESO completes the financial education to 4Ps beneficiaries in the next Quarter.

TARGETS AND INDICATORS AS OF YEAR 6 QUARTER 3

[illegible]

Indicators	Y1 Actual	Y2 Actual	Y3 Actual	Y4 Actual	Y5 Actual	Y6 Annual Target	Y6/Q4 Target for the Quarter	Y6/Q4 Actual for the Quarter	Performance Achieved for Y6/Q4 vs Target (%)	Notes/Comments
Indicator DI 4: More predictable and reliable financial tools for the poor. Number of financial products, services, or applications that are designed/enhanced to meet the needs of low-income clients										<p>Indicator DI 4 is lagging due to E-PESO's dependency on banks to execute their product development strategies targeting the low-income market segment. At this point, financial institutions are busy building internal systems and working with other players to build interoperability. Once the infrastructure is in place, E-PESO will see robust product development efforts leading to product launches.</p> <p>Because DSWD had to shift resources to the COVID-19 response, transitioning the grant disbursement of its CCT for low income beneficiaries from limited-feature cash cards to transaction accounts will be pushed back to the next Quarter.</p> <p>DSWD, however, disbursed the second tranche of the Social Amelioration Program via digital wallets and limited transactional bank accounts. By distributing the much needed subsidy electronically, DSWD gained efficiencies (e.g. funds were handled by financial service providers instead of being downloaded to local government units) and gave beneficiaries a more convenient, safer way to receive aid.</p>
New	0	1	0	0	0	6	5	1	20%	
Cumulative	0	1	1	1	1	7	7	3	42.86%	
Desired Purpose (DP): Scope of e-payment usage reaches tipping point for scale										
Indicator DP 1: E-payments accounting for at least 10% of all retail payment transactions ^(a)										^(a) Year 1 Actual is carried over from baseline figures of e-payment users derived from registered e-money accounts since first survey was conducted only on February to March 2016. Year 2 was taken from page 17 of E-PESO's Philippine Individual Payments Baseline Study (February-March 2016) using Definition 2 of E-payments. Years 1 and 2 targets derived from the BTCA Philippines Country Diagnostic Study (July 2015) and the Philippine Individual Payments Baseline Survey (February-March 2016) that cover all types of e-card instruments (ATM/debit cards, credit cards, pre-paid cards, and e-money

Indicators	Y1 Actual	Y2 Actual	Y3 Actual	Y4 Actual	Y5 Actual	Y6 Annual Target	Y6/Q4 Target for the Quarter	Y6/Q4 Actual for the Quarter	Performance Achieved for Y6/Q4 vs Target (%)	Notes/Comments
										cards). For Indicator DP 1, results from E-PESO's Institutional Payments Baseline Study (February-April 2017) indicate that 4.39% of all business payment transactions were done using e-payment methods. The State of Digital Payments in the Philippines report estimates the share of digital payments to be 10% by volume and 20% by value in 2018. The study, undertaken by the Better than Cash Alliance (BTCA), seeks to highlight examples of shift from cash to digital payments by governments, companies, and international organizations. The baseline figure for Year 1 (1.03%) was lifted from the findings of the first BTCA diagnostic, published in 2015.
Percent of e-payments accounting for retail payment transactions	1.03%	2.76%	-	10%	-	10%	10%	10%	n/a	
Indicator DP 2: Growth in no. of active e-payment users to reach scale ^(a)										Data source is the BSP's Financial Inclusion Dashboard. The latest available data set (Q2 2019) reports 2018 data. Entries for Y5 and Y6 actual will be updated upon release of report from BSP.
Number of active e-payment users										
New	0	-3.8 M	-4.2 M	2.8 M	TBD	7 M	1.75	TBD	n/a	
Cumulative	10.2 M*	6.4 M	2.2 M	5 M	TBD	12 M	6.75	TBD	n/a	
SUB-PURPOSE 1: RAPID ADOPTION OF E-PAYMENTS IN FINANCIAL SYSTEM										
Desired Outcome 1: Rapid Adoption of E-Payments in Financial System										
Indicator 1.1: Adoption of new e-payment services as collection/ disbursement option in five (5) national GPH agencies										See Annex for details of results. The Social Security System (SSS) released SSS Circular 2020-021 on Mandatory Online Transactions and Checkless Disbursements in July providing members, employers, pensioners, and beneficiaries/claimants with faster, safer, more convenient, and economical means to register, submit their loan and benefit applications, and receive their loan proceeds and cash benefits from SSS. During the Quarter, DSWD disbursed the 2 nd tranche of SAP benefits via digital wallets and bank accounts.

Indicators	Y1 Actual	Y2 Actual	Y3 Actual	Y4 Actual	Y5 Actual	Y6 Annual Target	Y6/Q4 Target for the Quarter	Y6/Q4 Actual for the Quarter	Performance Achieved for Y6/Q4 vs Target (%)	Notes/Comments
New Cumulative	1 1	1 2	0 2	1 2	1 3	2 5	2 5*	2 5	100% 100%	
Indicator 1.2: Adoption of m-money and e-payments in all cities of PFG CDI and other cities/municipalities										Two new LGUs using the ETRACS system – the Municipality of Ubay in Bohol Province and the Municipality of Nabunturan in Davao de Oro Province – made e-payments available via the Link.Biz portal. In 2018, USAID/E-PESO assisted RSI in developing a repeatable and scalable go-to-market (GTM) strategy for online portal Filipizen. Technical assistance includes clarifying the product offering, facilitating partnership terms with electronic payments service providers (EPSPs), structuring commercial agreements with EPSPs, and outlining a short, medium, and long-term plan for onboarding LGUs to the Filipizen platform.
Number of CDIs (& other cities/municipalities) that introduced or enhanced m-money & e-payment options										
New Cumulative	3 3	3 6	0 6	1 7	1 9	1 10	1 10	2 11	200% 122%	
Indicator 1.3: New e-payment implementation and adoption by 300* (small, medium, and large) businesses										<p>Notes: See Annex for details of results.</p> <p>* USAID approved changes to targets.</p> <p>LOP target (300 small businesses) already achieved but E-PESO continues to work with PPMI to encourage PPMI/PESONet ACH members to shift corporate clients to e-payments. The number of businesses would be the aggregate total of enterprise clients of some PESONet ACH Members utilizing PESONet.</p> <p>There is no movement for this indicator this Quarter, as the number of women entrepreneurs under the CWEDE program who are accepting payments online still needs to be validated. Banks with corporate clients who have shifted to checkless disbursements also need to validate their data. This will be reported in the next Quarter.</p>
Number of businesses introducing or enhancing e-payment options as a result of E-PESO support										

Indicators	Y1 Actual	Y2 Actual	Y3 Actual	Y4 Actual	Y5 Actual	Y6 Annual Target	Y6/Q4 Target for the Quarter	Y6/Q4 Actual for the Quarter	Performance Achieved for Y6/Q4 vs Target (%)	Notes/Comments
New Cumulative	0 0	5 5	0 5	1 6	1,322 1,483	140 1,623	140 1,623	0 1,483	-- 91.37%	
Indicator 1.4: Over 16,000* people trained (via consumer education) on the uses of e-payments and m-money services for improved household financial management										Notes: See Annex for details of results. * USAID approved changes to targets. For Indicator 1.4: Number of people trained (via consumer education) on the uses of e-payments), E-PESO only delivered only 9.62% - or 776 of the projected 8,064 trainees for the Quarter.
Number of people trained (via consumer education) on the uses of e-payments										Through the integrated digital marketing training program (IDMTP), in Aug 27-29 and Sep 18-20, total of 133 women entrepreneurs were trained on the digital entrepreneurial mindset, principles, concepts and trends on digital marketing, case studies on online selling and ecommerce walk-through from onboarding, learning creative and content, tools & techniques to troubleshooting.
New Cumulative	272 272	8,876 9,148	353 9,501	0 9,501	55 9,688	140 9,828	0 10,481	133 10,614	- 101.27%	
SUB-PURPOSE 2: INFRASTRUCTURE FOR E-PAYMENTS EXPANDED										
Desired Outcome 2: Infrastructure for E-Payments Expanded										
Indicator 2.1 Growth of front-end e-payment infrastructure expanded										Notes: See Annex for details of results. Definition of front-end infrastructure is any user-interface or device needed by individual users to conduct e-payment transactions. However, by Year 4, front-end infrastructure shall refer to any computer system, software application, and/or device used by an institution or individual user to conduct e-payment transactions.
Number of institutions supported by E-PESO to improve and/or expand										Targets for Indicator 2.1 (30) already achieved but E-PESO is monitoring additional front-end infrastructures reported by PPML.

Indicators	Y1 Actual	Y2 Actual	Y3 Actual	Y4 Actual	Y5 Actual	Y6 Annual Target	Y6/Q4 Target for the Quarter	Y6/Q4 Actual for the Quarter	Performance Achieved for Y6/Q4 vs Target (%)	Notes/Comments
their front-end infrastructure										
New Cumulative	10 10	8 18	3 21	31 52	12 69	7 76	4 76	4 76	100% 100%	
Indicator 2.2 Back-end infrastructure strengthened										Targets for Indicator 2.2 (30) already achieved. Definition for back-end infrastructure is any system at the back-office operation of an institution required to allow and process e-payment transactions coming from the front-end infrastructure. By Year 4, back-end infrastructure shall refer to any system from financial institutions connected to switch operators appointed by the automated clearing house participants used to process and settle e-payment transactions.
Number of institutions supported by E-PESO to improve and/or expand their back-end infrastructure.										For Indicator 2.2 , there are a total of 104 unique institutions who are connected to PESONet's and/or InstaPay's clearing switch operators (CSO) and are receiving electronic funds transfer credit instructions through the ACHs. The complete list is included in Annex 4.
New Cumulative	10 10	5 15	0 15	84 99	20 119	10 129	6 129	2 125	33.33% 96.90%	
Indicator 2.3 E-payment infrastructure gaps identified										LOP target (5) for this indicator already achieved. Gap analysis reports are studies done to assess demand, supply, or infrastructure gaps within an entire industry or e-Payments ecosystem at a regional or national scale. This does not apply to gap analysis reports done at the firm or institutional level during a partner engagement.
Number of gap analysis reports at industry or ecosystem level										
New Cumulative	0 0	3 3	0 3	1 4	1 6	1 7	1 7	0 6	-- 85.71%	
SUB-PURPOSE 3: ENABLING ENVIRONMENT FOR E-PAYMENTS IMPROVED										
Desired Outcome 3: Enabling Environment for E-payments Improved										
Indicator 3.1 Financial regulation refined to manage										Notes: See Annex for details of results. * USAID approved changes to targets.

Indicators	Y1 Actual	Y2 Actual	Y3 Actual	Y4 Actual	Y5 Actual	Y6 Annual Target	Y6/Q4 Target for the Quarter	Y6/Q4 Actual for the Quarter	Performance Achieved for Y6/Q4 vs Target (%)	Notes/Comments
growth of e-payments.										<p>Indicator 3.1 looks at the laws, circulars, regulations, and ordinances enacted to support e-payment growth. Often, there are public-private dialogues supporting efforts to introduce such rules and regulations.</p> <p>LOP target for this indicator (13) already achieved; USAID/E-PESO to provide inputs for policy/regulation supporting its initiatives on cybersecurity and revenue regulation.</p>
a) No. of circulars, regulations, and/or local ordinances refined or clarified to support e-payment growth										Upon resumption of efforts for Sub-task 3.4.1: Cybersecurity Policy Review and Capacity Building in Q1 of Y7, it is expected that policies may be formulated, refined or clarified to improve cybersecurity measures and support e-payment growth
New Cumulative	2 2	5 7	1 8	7 15	1 22	2 24	2 24	0 22	-- 91.67%	
b. No. of public private dialogues to support strengthening e-payment environment										LOP target (30) for this indicator already achieved; however, E-PESO will complete dialogues with various stakeholders including regulators, businesses and / or financial institutions.
New Cumulative	7 7	10 17	6 23	9* 32*	1 35	6 41	6 41	6 41	-- 100%	
Indicator 3.2 Increased competition among m-money and e-payment platforms Number of policies removed or added to reduce barriers and encourage competition										<p>Increased competition among m-money and e-payment platforms is a contextual indicator. In collaboration with the BSP, this refers to the number of policies removed or added to reduce barriers and encourage competition in e-payments.</p> <p>Regulations on licensing of Electronic Payment and Financial Services expected to be introduced for Year 6</p>
New Cumulative	0 0	0 0	0 0	6 6	0 6	0 6	0 6	0 6	-- 100%	
Indicator 3.3: Interoperability in the										Interoperability in the national payment system achieved is an indicator based on qualitative research. Indicator 3.3 tracks milestones in the

Indicators	Y1 Actual	Y2 Actual	Y3 Actual	Y4 Actual	Y5 Actual	Y6 Annual Target	Y6/Q4 Target for the Quarter	Y6/Q4 Actual for the Quarter	Performance Achieved for Y6/Q4 vs Target (%)	Notes/Comments
national payment system achieved.										development of the NRPS as measured through 5 levels: 1) Theoretically interoperable; 2) Technically interoperable; 3) Functionally interoperable; 4) Interconnected; and, 5) Effectively interconnected as explained by the Alliance for Financial Inclusion (AFI). By Year 4, interoperability scores shall be disaggregated by use case to track various e-payment modes. With the issuance of BSP Circular No. 980 – specifically Subsec. X/205.5/4/205Q.5/4705S./4705P.5/4805N.5a. stating “(1) BSFIs shall make electronic payments available in all its delivery channels when applicable; (2) BSFIs shall enable its clients to move/receive funds to/from account with other BSFIs, or, at a minimum, receive funds. Movement of funds between BSFIs shall be carried out through participation in an ACH” – interoperability of the various payment streams is assured. The ACH clearing rules detail the terms of the interoperability.
Level of interoperability										
Batch EFT	--	4	--	3	--	4	--	--	--	
Real time EFT (InstaPay)	--	1	--	--	--	4	--	--	--	
Indicator 3.4: Increased consumer awareness and trust in e-payments										<p>Year 1 figures are derived from the Philippine Individual Payments Baseline Survey that covers all types of e-card instruments (ATM/debit cards, credit cards, pre-paid cards, and e-money cards). The payments study asked direct questions on awareness and trust to randomly selected individually paying decision-makers across the Philippines.</p> <p>Indicator 3.4 (increased consumer awareness and trust in e-payments) shows only annual targets since the method to track awareness and trust in e-payments is through surveys conducted by E-PESO or BSP. BSP's 2017 Financial Inclusion Survey (FIS) presented data on percentage of survey respondents that do not trust electric platforms (15% of respondents) rather than % of respondents that trust e-payment systems. Similarly, the survey reported the % of respondents who are not aware (40%) of electronic platforms rather than % of those aware. The BTCA State of Digital Payments in</p>
a. % of population 15 years old and over aware of e-payments	25.6%	72.5	TBD	TBD	TBD	70.3%	70.3%	TBD	n/a	
b. % of population 15 years old and over that trust the e-payment system	52.0%	67.4%	TBD	TBD	TBD	64.5%	64.5%	TBD	n/a	

Indicators	Y1 Actual	Y2 Actual	Y3 Actual	Y4 Actual	Y5 Actual	Y6 Annual Target	Y6/Q4 Target for the Quarter	Y6/Q4 Actual for the Quarter	Performance Achieved for Y6/Q4 vs Target (%)	Notes/Comments
										the Philippines (December 2019) references BSP's 2017 FIS.
Indicator 3.5 Security measures in e-payments strengthened										Indicators 3.5 and 3.6 refer to milestones on guidelines, fora, and articles of a cross-cutting nature revolving around digital security, consumer protection, and knowledge sharing of best practices. Activities related to these indicators seek to inform and support regulators, industry players, and the public on latest trends on e-payments. Y2 and Y3 activities for Indicator 3.5 were consumer education campaigns designed and organized by E-PESO and hosted by LGUs or their private partners.
Number of guidelines developed and forums held that promote awareness on digital security best practices or consumer protection										Upon resumption of efforts for Sub-task 3.4.1: Cybersecurity Policy Review and Capacity Building in Q1 of Y7, it is expected that policies may be formulated, refined or clarified to improve cybersecurity measures and support e-payment growth
New	0	1	2	4	2	1	1	0	--	LOP target (6) for this indicator already achieved;
Cumulative	0	1	3	7	9	10	10	9	90%	
Indicator 3.6 Global knowledge-sharing of e-payments promoted.										
a. No. of articles promoting e-payments										
New	1	19	12	46	6	8	2	21	1050%	LOP target (60) already achieved; articles for the Quarter feature DSWD SAP disbursement and WGDP activities.
Cumulative	1	20	32	78	111	119	234	253	108.12%	
b. No. of global knowledge-sharing events that highlight the Philippines e-payment environment/players										LOP targets for Indicator 3.6b (10) exceeded E-PESP participated in three virtual forums this Quarter: Business World Insights Online Forum (Session 2): Efficient Delivery of Government Aid through Digital Disbursements, Business World Insights Online Forum (Session 3): Creating Digital Ecosystems to Jumpstart Local Economies, and SEAMLESS 2020 Conference, Virtual Online Event (September 30, 2020)
New	2	5	2	2	1	0	0	3	--	
Cumulative	2	7	9	11	17	17	17	20	117.65%	

Standard Indicators ¹⁰	Y1 Actual	Y2 Actual	Y3 Actual	Y4 Actual	Y5 Actual	Y6 Annual Target	Y6/Q4 Target for the Quarter	Y6/Q4 Actual for the Quarter	Performance Achieved for Y6/Q4 vs Target (%)	Notes/Comments
2.2.3 Local Government and Decentralization 2.2.3-5 Number of sub-national entities receiving USG assistance that improve their performance										Notes: See Annex for details of results. * USAID approved changes to targets.
New Cumulative	0 3	3 3	3 6	2 8	1* 9*	1 10	1 10	2 11	-- 110%	This indicator is like Indicator 1.2 that tracks CDIs/other cities and municipalities, which receives E-PESO assistance. Targets are derived from the same set as Indicator 1.2: Adoption of m-money and e-payments in all cities of PFG CDI and other cities/municipalities. Please refer to note on Indicator 1.2 for this indicator.
GNDR Gender GNDR-2 Percentage of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income or employment)										This assumes a 1:1 ratio of females trained for every male. This is based on the Philippine Individual Payments Baseline Survey, where there is an equal ratio of males/females in the sample population. Generally, the broader Philippine population also has a sex ratio of 102 males for 100 females. Source:
For the year Cumulative as of the year	-- --	85% 85%	72% 73%	72% 73%	-- --	48% 71%	50% 50%	79.98% 71.56%	159% 143.12%	http://www.pcw.gov.ph/statistics/201405/population-families-and-household-statistics , accessed May 18, 2016.
PPP Public/Private Partnerships PPP3 Number of organizations (for and not-for-profit, and government) that have applied new technologies and/or management practices due to USG-supported Public-Private Partnerships (PPPs)										Notes: See Annex for details of results. Targets are derived from the same set as Indicators 1.1, 1.2, and 1.3 where it identifies the number of institutions that have applied new technologies and/or management practices due to E-PESO-supported Public-Private Partnerships (PPPs).
New Cumulative	4 4	9 13	3 16	2 18	3 21	1 22	1 22	4 25	400% 113.64%	

¹⁰ Standard Foreign Assistance (F) Indicators being monitored since Y1

Standard Indicators ¹¹	Y3 Actual FY17	Y4 Actual FY 18	Y5 Actual	Y6 Target FY 20	Y6 Actual FY 20	LOP Target	Notes/Comments
EG.4.2-1 Total number of clients benefiting from financial services provided through USG-assisted financial intermediaries, including financial institutions or actors: ^(a)							<i>(a) Derived from number of people trained (via consumer education) on the uses of e-payments</i>
New Cumulative	353 9,501	0 9,501	55 9,688	140 9,828	133 10,614	5,386 16,000	
EG.4.2-2 Number of financial intermediaries serving poor households and microenterprises supported by USG assistance: ^(b)							<i>(b) Direct count of financial intermediaries including banks, microfinance institutions, and cooperatives (Land Bank, GCash, PayMaya, Dunganon Rural Bank)</i>
New Cumulative	1 1	0 1	0 1	4 5	0 1	6 7	
EG.4.2-4: Number of days of USG-funded training provided to support microenterprise development							
	-- --	-- --	-- --	260	467		
EG.5-3: Number of microenterprises supported by USG assistance							
New Cumulative	-- --	-- --	-- --	140 140	133 133	187 320	

¹¹ Standard Foreign Assistance (F) Indicators monitored starting Y3; EG 4.2-4 and EG -3 monitored starting Y6Q4

ANNEX I: PRESS COVERAGE AND MENTIONS

Year 6 Quarter 4

E-payments ensure continuity for small businesses, security for users

Daily Guardian, July 1, 2020

<https://dailyguardian.com.ph/e-payments-ensure-continuity-for-small-businesses-security-for-users/>

'Ayuda' goes digital: DSWD prepares to distribute electronic cash aid to beneficiaries

Philippine Star, July 2, 2020

<https://interaksyon.philstar.com/infotek/2020/07/02/172008/ayuda-goes-digital-dswd-prepares-to-distribute-electronic-cash-aid-to-beneficiaries/>

PayMaya unveils program to fast-track payments digitalization of LGUs

Newsbytes.Ph July 2, 2020

<https://newsbytes.ph/2020/07/02/paymaya-unveils-program-to-fast-track-payments-digitalization-of-lgus/>

Paymaya rolls out LGU digitization program

Philippine Daily Inquirer, July 3, 2020

<https://business.inquirer.net/301582/paymaya-rolls-out-lgu-digitization-program>

PLDT deploys solutions to cope with pandemic

Business Mirror, July 3, 2020

<https://businessmirror.com.ph/2020/07/03/pldt-deploys-solutions-to-cope-with-pandemic/>

LGUs' role in digitalization of gov't services cited

Malaya Business Insight, July 6, 2020

https://malaya.com.ph/index.php/news_business/lgus-role-in-digitalization-of-govt-services-cited/

Divisoria goes Hi-Tech with Paymaya!

Wahpinas Blog, July 6, 2020

<https://www.wahpinas.com/divisoria-goes-hi-tech-with-paymaya/>

PayMaya launches LEAD program

Manila Times, July 8, 2020

<https://www.manilatimes.net/2020/07/08/public-square/paymaya-launches-lead-program/739302/>

DTI, private sector join hands to support women entrepreneurs

Philippine News Agency, July 9, 2020

<https://www.pna.gov.ph/articles/1108470>

Empowering Pinay entrepreneurs through digitalization

DTI Website, July 9, 2020

<https://www.dti.gov.ph/archives/news-archives/empowering-pinay-entrepreneurs-through-digitalization/>

DTI, private sector join hands to support women entrepreneurs

Video on FB: Philippine News Agency, July 11, 2020

<https://www.facebook.com/pnagovph/videos/691878078261034>

How digital platforms can provide more efficient, transparent government aid
Business World, July 14, 2020
<https://www.bworldonline.com/how-digital-platforms-can-provide-more-efficient-transparent-government-aid/>

Finding Solutions to Challenges of COVID-19 in the Philippines
ICMA Blog, July 15, 2020
<https://icma.org/blog-posts/finding-solutions-challenges-covid-19-philippines>

DTI prepares MSMEs to adopt e-commerce
Philippine News Agency, August 11, 2020
<https://www.pna.gov.ph/articles/1111893>

Connecting Women to the Digital Economy coverage
DZRH 666kHz, Cable 18 and DZRH Manila Facebook livestream, August 12, 2020
<https://www.facebook.com/dzrhnews/videos/761379077931154/>

DTI prepares MSMEs to adopt e-commerce
Philippine Canadian Inquirer, August 12, 2020
<http://www.canadianinquirer.net/2020/08/12/dti-prepares-msmes-to-adopt-e-commerce/>

Relief Is Just an App Away in the Philippines
Chemonics Impact Story, August 13, 2020
<https://chemonics.com/impact-story/relief-is-just-an-app-away-in-the-philippines/>

USAID assists Legazpi City Water District improve algorithm for digital billing
LCWD Website News, August 17, 2020
<https://legazpicitywater.gov.ph/lcwd-algorithm/>

Digital as the new normal
Philippine Star, August 25, 2020
<https://www.philstar.com/other-sections/newsmakers/2020/08/25/2037530/digital-new-normal>

PH, USAID partner to help Filipina entrepreneurs
Philippine News Agency, September 18, 2020
<https://www.pna.gov.ph/articles/1115859>

USAID partners with PHL govt, private sector to help Filipina entrepreneurs boost their businesses
Business Mirror, September 29, 2020
<https://businessmirror.com.ph/2020/09/29/usa-id-partners-with-phl-govt-private-sector-to-help-filipina-entrepreneurs-boost-their-businesses/>

ANNEX 2: SUMMARY OF RESULTS TO DATE BY KEY INDICATOR

Summary of Results by Key Indicator
As of September 30, 2020

Indicator DI 4: More predictable and reliable financial tools for the poor
Number of financial tools developed for the poor

Year 1 Quarter 4 (July – Sept 30, 2016)

1. DSWD financial literacy tool and distribution of ATM/debit cards

Year 6 Quarter 3 (April – June 30, 2020)

1. ReliefAgad self-registration web application for SAP beneficiaries

Year 6 Quarter 4 (July - September 30, 2020)

1. Digital disbursements of SAP subsidies to beneficiaries

Indicator 1.1: Adoption of e-payment services as monetary transaction (collection/disbursement) option in five (5) national GPH agencies

Year 2 Quarter 3 (Apr 1 – June 30, 2016)

1. Bureau of Internal Revenue (BIR)

Year 4 Quarter 1 (Oct 1 – Dec 31, 2017)

1. National Meat Inspection Service (NMIS)

Year 5 Quarter 4 (July-September 2019)

1. Department of Trade and Industry (DTI)

Year 6 Quarter 4 (July-September 2020)

1. Department of Social Welfare and Development
2. Social Security System (SSS)

Indicator 1.2: Adoption of m-Money and e-payments in all cities of PFG CDI and other cities/municipalities

Number of CDIs (and other cities/municipalities) that introduced or enhanced m-Money and e-payment options

Year 1 Quarter 4 (July 1 – Sept 30, 2015)

1. Cagayan de Oro City
2. Pulilan, Bulacan (removed from LGU partners list)
3. Zamboanga City

Year 2 Quarter 2 (Jan 1 – Mar 31, 2016)

1. Batangas City (removed from LGU partners list)
2. Quezon City

Year 2 Quarter 4 (July 1 – Sept 30, 2016)

1. Valenzuela City

Year 3 Quarter 3 (Apr 1 – June 30, 2017)

1. Iloilo City (removed from LGU partners list)

Year 4 Quarter 4 (July 1 – Sept 30, 2018)

- Tagbilaran City

Year 5 Quarter 1 (Oct 1 – Dec 31, 2018)

- Legazpi City

Year 5 Quarter 2 (Jan 1 – Mar 31, 2019)

1. Puerto Princesa City

Year 5 Quarter 4 (July 1 – September 30, 2019)

1. Ligao City
2. General Santos City

Year 6 Quarter 4 (July 1 – September 30, 2020)

1. Municipality of Ubay
2. Municipality of Nabunturan

Indicator 1.3: Increased e-payment implementation and adoption to 300 SME (small, medium, and large) businesses

Number of businesses introducing or enhancing e-payment options because of USAID/E-PESO support

Year 2 Quarter 1 (Oct 1 – Dec 31, 2015)

1. Cagayan de Oro Electric Power & Light Company (CEPALCO)
2. Cagayan de Oro Water District (COWD)
3. Zamboanga City Water District (ZCWD)
4. Palawan Electric Cooperative (PALECO)

Year 2 Quarter 4 (Jul 1 – Sept 30, 2016)

1. University of the Visayas (UV)

Year 4 Quarter 1 (Oct 1 – Dec 31, 2017)

1. Taxumo

Year 5 Quarter 3 (Apr – June 2019)

- 155 businesses; CONFIDENTIAL, the certifications are available from USAID/E-PESO upon request by authorized parties

Year 5 Quarter 4 (July-September 2019)

- 1,322 corporate clients/businesses; CONFIDENTIAL, the certifications are available from USAID/E-PESO upon request by authorized parties

Indicator 1.4: Over 16,000 people trained (via financial education and literacy) on the uses of e-payments and m-Money services for improved household financial management

Number of people trained (via financial education and literacy) on the uses of e-payments

Year 1 Quarter 4 (July 1 – Sept 30, 2015)

4. DSWD – MCCT Davao del Norte (3 females)
5. NCR – MCCT Training QC, 7/24/15 (13 females, 1 male)
6. NCR – MCCT Training Manila, 8/8/15 (185 females, 18 males)
7. E-payments Technology & Innovations for Business, Puerto Princesa City and local chambers of commerce, 9/29 – 9/30 (31 females, 21 males)

Year 2 Quarter 2 (Jan 1 – Mar 31, 2016)

8. FICCO Training, 3/19/16 to 3/20/16 (2,455 of males, 6,421 females; 8,876 trained)

Year 3 Quarter 2 (Jan 1 – Mar 31, 2017)

- FICCO Training, 2/2/17 and 2/3/17 (68 of males, 3 of females, 71 trained)

- Orientation on real property tax (RPT) Payments – QC Mezsa Residents, 3/18/17 (42 males, 41 females, 83 trained)

Year 3 Quarter 3 (April 1 – June 30, 2017)

9. Zamboanga City LGU Financial Literacy Orientation, 4/26/17 and 4/27/17 (68 males, 64 females, 132 trained)
10. Tagbilaran City e-Payments Forum, 6/6/17 (24 males, 21 females, 45 trained)
11. Tagbilaran City Social Media Marketing, eCommerce, and ePayments Workshop, 6/6/17 to 6/7/17 (10 males, 12 females, 22 trained)

Year 5 Quarter 1 (October-December 2018)

1. Legazpi City Business Forum, 11/29/2018 (64 females, 68 males; 132 people trained)

Year 5 Quarter 4 (July-September 2019)

1. Electronic Payments Orientation for Tagbilaran City Business Sector Partners, 7/17/2019 (34 females, 21 males; 55 people trained)

Year 6 Quarter 1 (October-December 2019)

1. Electronic Payments Orientation for Legazpi City Business Sector Partners, 11/22/2019 (12 females, 5 males; 17 people trained)

Year 6 Quarter 3 (April-June 2020)

1. Bureau of Internal Revenue (BIR) Electronic Filing and Payment Webinar for Corporations and Non-Individual Taxpayers: *BIR Goes Digital*, 06/08/2020 (325 females, 98 males; 423 people trained)
2. Bureau of Internal Revenue (BIR) Electronic Filing and Payment Webinar for Individual Taxpayers: *BIR Goes Digital*, 06/10/2020 (271 females, 82 males; 353 people trained)

Year 6 Quarter 4 (July-September 2020)

1. Integrated Digital Marketing Training Program (IDMTP) Batch 1, 08/27/2020-08/29/2020 (68 females; 68 people trained)
2. Integrated Digital Marketing Training Program (IDMTP) Batch 2, 09/18/2020-09/20/2020 (65 females, 65 people trained)

Indicator 2.1: Growth of front-end e-payment infrastructure expanded

Number of institutions supported by USAID/E-PESO to improve and/or expand their front-end infrastructure

Year 1 Quarter 4 (July 1 – Sept 30, 2015)

1. Cagayan de Oro City
2. Puerto Princesa City
3. Pulilan (Bulacan)
4. Zamboanga City
5. Cagayan de Oro Electric Power and Light Company (CEPALCO)
6. Cagayan de Oro Water District (COWD)
7. Palawan Electric Cooperative (PALECO)
8. Puerto Princesa Water District (PPWD)
9. Zamboanga City Water District (ZCWD)
10. Auto Top-Up Ventures Inc. (ATVI)

Year 2 Quarter 2 (Jan 1 – Mar 31, 2016)

1. Batangas City
2. Quezon City

Year 2 Quarter 3 (Apr 1 – Jun 30, 2016)

1. OmniPay
2. Mynt

Year 2 Quarter 4 (July 1 – Sept 30, 2016)

1. Valenzuela City
2. BIR
3. Mindanao University of Science & Technology (MUST)
4. University of the Visayas (UV)

Year 3 Quarter 1 (October 1 – December 31, 2016)

1. PayMaya

Year 3 Quarter 3 (April 1 – June 30, 2017)

1. Tagbilaran City
2. Iloilo City

Year 4 Quarter 4 (July - September 2018)

1. Tagbilaran City
2. Asia United Bank
3. Banco De Oro Unibank, Inc.
4. Bank of America, Nat'l. Ass
5. Bank of China
6. China Banking Corporation
7. Chinabank Savings, Inc.
8. Citibank, N. A.
9. Ctbk Bank (Philippines) Cor
10. Deutsche Bank
11. Development Bank of the Philippines
12. East-West Banking Corporation
13. Equicom Savings Bank, Inc.
14. HK and Shanghai Banking Cor
15. JPMorgan Chase Bank
16. Land Bank of the Philippine
17. Maybank Phils. Inc.
18. Metropolitan Bank and Trust
19. Mitsubishi UFJ Financial Group
20. Mizuho Bank, Ltd.
21. Phil. Bank of Communication
22. Philippine National Bank
23. Philippine Savings Bank
24. Rizal Commercial Banking Co
25. Robinsons Bank Corporation
26. Security Bank Corporation
27. Shinhan Bank
28. Sumitomo Mitsui Banking Cor
29. The Standard Chartered Bank
30. Union Bank of the Philippines
31. United Coconut Planters Bank

Year 5 Quarter 1 (October - December 2018)

1. Legazpi City

Year 5 Quarter 2 (Jan 1 – Mar 31, 2019)

I. Puerto Princesa City

Year 5 Quarter 3 (April 1 – June 30, 2019)

1. Bank of the Philippine Islands
2. BPI Direct Banko, Inc.
3. Sterling Bank of Asia, Inc

Year 5 Quarter 4 (July-September 2019)

1. General Santos City
2. ING Bank, N.V.
3. All Bank (A Thrift Bank), Inc.
4. BPI Family Savings Bank, Inc.
5. ISLA Bank (A Thrift Bank), Inc.
6. Philippine Business Bank, Inc. A Savings Bank
7. PNB Savings Bank
8. Wealth Development Bank Corporation
9. BOF, Inc. (A Rural Bank)
10. Cebuana Lhuillier Rural Bank, Inc.
11. BDO Network Bank (Formerly One Network Bank, Inc., A Rural Bank of BDO)
12. Quezon Capital Rural Bank, Inc.

Year 6 Quarter 2 (January-March 2020)

1. EastWest Rural Bank, Inc.

Year 6 Quarter 3 (April-June 2020)

1. Card Bank, Inc
2. Camalig Bank, Inc
3. GrabPay
4. HSBC Savings Bank, Inc
5. Rural Bank of Guinobatan, Inc.

Year 6 Quarter 4 (July-September 2020)

1. Queen City Development Bank, Inc
2. Starpay Corporation
3. Municipality of Ubay
4. Municipality of Nabunturan

Indicator 2.2: Back-end e-payment infrastructure strengthened

Number of institutions supported by USAID/E-PESO to improve and/or expand their back-end infrastructure

Year 1 Quarter 4 (July 1 – Sept 30, 2015)

1. Cagayan de Oro City
2. Puerto Princesa City
3. Pulilan (Bulacan)
4. Zamboanga City
5. Cagayan de Oro Electric Power and Light Company (CEPALCO)
6. Cagayan de Oro Water District (COWD)
7. Palawan Electric Cooperative (PALECO)
8. Puerto Princesa Water District (PPWD)

9. Zamboanga City Water District (ZCWD)
10. Auto Top-Up Ventures Inc. (ATVI)

Year 2 Quarter 2 (Jan 1 – Mar 31, 2016)

1. Batangas City
2. Quezon City

Year 2 Quarter 4 (July 1 – Sept 30, 2016)

1. BIR
2. Mindanao University of Science & Technology (MUST)
3. University of the Visayas (UV)

Year 4 Quarter 1 (Oct 1 – Dec 31, 2017)

33 banks and non-bank Electronic Money Issuers on-boarded and supported through PPMI

Year 4 Quarter 4 (July - September 2018)

1. Asia United Bank
2. Australia & New Zealand Bank
3. Banco De Oro Unibank, Inc.
4. Bangkok Bank Public Co., Ltd
5. Bank of America, Nat'l. Ass
6. Bank of China
7. Bank of Commerce
8. Bank of The Philippine Islands
9. Bdo Private Bank
10. China Banking Corporation
11. Chinabank Savings, Inc.
12. Citibank, N. A.
13. Ctbk Bank (Philippines) Corp
14. Deutsche Bank
15. Devt. Bank of The Philippines
16. East-West Banking Corporation
17. Equicom Savings Bank, Inc.
18. First Consolidated Bank
19. G-Xchange, Inc.
20. HK and Shanghai Banking Corp.
21. Industrial Bank of Korea
22. JPMorgan Chase Bank
23. KeB Hana Bank
24. Land Bank of the Philippine
25. Malayan Bank Savings and Mortgage Bank, Inc.
26. Maybank Phils., Inc.
27. Mega Intl Comm Bank Co. Ltd
28. Metropolitan Bank and Trust
29. Mitsubishi Ufj Financial Group
30. Mizuho Bank, Ltd.
31. Omnipay, Inc.
32. Partner Rural Bank (Cotabato), Inc.
33. Paymaya Philippines, Inc.
34. Phil. Bank of Communication
35. Philippine National Bank
36. Philippine Savings Bank
37. Philippine Trust Company
38. Philippine Veterans Bank

39. Rizal Commercial Banking Co
40. Rizal Commercial Banking Corporation Savings Bank. Inc.
41. Robinsons Bank Corporation
42. Security Bank Corporation
43. Shinhan Bank
44. Sterling Bank of Asia, Inc.
45. Sumitomo Mitsui Banking Cor
46. Sun Savings Bank, Inc.
47. The Standard Chartered Bank
48. Union Bank of The Philippines
49. United Coconut Planters Bank
50. United Overseas Bank Phils.
51. Yuanta Savings Bank

Year 5 Quarter 2 (Jan 1 – March 31, 2019)

1. Dunganon Bank

Year 5 Quarter 3 (April 1 – June 30, 2019)

1. Bangko Mabuhay (A Rural Bank), Inc.
2. BPI Direct Banko, Inc.
3. CIMB Bank Philippines
4. DCPAY Philippines Inc.
5. Producers Savings Bank Corporation
6. UCPB Savings Bank

Year 5 Quarter 4 (July-September 2019)

1. Al-Amanah Islamic Investment Bank of the Philippines
2. ING Bank, N.V.
3. All Bank (A Thrift Bank), Inc.
4. BPI Family Savings Bank, Inc.
5. ISLA Bank (A Thrift Bank), Inc.
6. Philippine Business Bank, Inc. A Savings Bank
7. PNB Savings Bank
8. Wealth Development Bank Corporation
9. BOF, Inc. (A Rural Bank)
10. Cebuana Lhuillier Rural Bank, Inc.
11. BDO Network Bank (Formerly One Network Bank, Inc., A Rural Bank of BDO)
12. Quezon Capital Rural Bank, Inc.
13. LandBank of the Philippines (PayGate/Interoperable digital bills payments)
14. Rizal Commercial Banking Corporation - (PayGate/Interoperable digital bills payments)

Year 6 Quarter 1 (October-December 2019)

1. Robinson's Bank-(PayGate/Interoperable digital bills payments)

Year 6 Quarter 2 (January-March 2020)

1. EastWest Rural Bank, Inc.

Year 6 Quarter 3 (April-June 2020)

1. Card Bank, Inc
2. Camalig Bank, Inc
3. GrabPay
4. HSBC Savings Bank, Inc

5. Rural Bank of Guinobatan, Inc.

Year 6 Quarter 4 (July-September 2020)

1. Queen City Development Bank, Inc
2. Starpay Corporation

Indicator 2.3. E-payment infrastructure gaps identified

Number of gap analysis reports at industry or ecosystem level

Year 2 Quarter 3 (Apr 1 – June 30, 2016)

1. E-payments Landscape

Year 2 Quarter 4 (July 1 – Sept 30, 2016)

1. Philippine Individual Payments Baseline Survey
2. Philippine Agent Network Study

Year 4 Quarter 2 (Jan – March 2018)

- Gap analysis Report on the Assessment of Existing BSP Digital Security Policy Areas vis-à-vis Recommended Leading Standards on Digital Security Policies

Year 5 Quarter 1 (October-December 2018)

1. Philippine Institutional E-Payments Baseline Survey

Year 5 Quarter 4 (July-September 2019)

1. Agent cash-in/cash-out network Concept Note

Indicator 3.1: Financial regulation refined to manage growth of e-payments

a. No. of circulars, regulations, and/or local ordinances refined or clarified to support e-payment growth

Year 1 Quarter 4 (Jul 1 – Sep 30, 2015)

1. Zamboanga City Council Resolution No. 1067 issued last Sept 15, 2015
2. Puerto Princesa Executive Order 15 Series 2015 issued last Sept 21, 2015

Year 2 Quarter 1 (Oct 1 – Dec 31, 2015)

1. 2016 National Expenditure Program, Section 76 (supports adoption and compliance to e-payments in all government transactions)
2. Puerto Princesa City Council Ordinance passed last December 2015

Year 2 Quarter 2 (Jan 1 – Mar 31, 2016)

1. BIR Regulation 3-2016 issued last March 23, 2016

Year 2 Quarter 4 (Jul 1 – Sept 30, 2016)

1. Joint Memorandum Circular 01-2016 issued last August 30, 2016
2. Tagbilaran City Executive Order 23 Series of 2016 issued last Sept 21, 2016

Year 3 Quarter 1 (October 1 – December 31, 2016)

1. Tagbilaran City Ordinance No. 21-16 issued November 3, 2016

Year 4 Quarter 1 (October 1 – December 31, 2017)

1. Circular No. 980: Adoption of National Retail Payment System (NRPS) Framework.

Year 4 Quarter 2 (January 1 – March 31, 2018)

1. BSP Memorandum No. M - 2018-12 - Guidelines on the National Retail Payment System (NRPS) Key Principles and Specific Rules Applicable thereto on March 23, 2018
2. BSP Memorandum No. M-2018-013 - Disclosure of Fees on Electronic Payments Pursuant to Circular 980 on March 28, 2018
3. Circular No. 1000, Guidelines on the Settlement of Instant Retail Payments on April 23, 2018

Year 4 Quarter 4 (July 1 – September 30, 2018)

1. BSP Memorandum No. M-2018-021 - Frequently Asked Questions on Anti-Money Laundering - related concerns on the adoption of National Retail payment systems Framework on August 10, 2018
2. BSP Memorandum No. M-2018-026 - Availability of InstaPay and PESONet in all existing electronic delivery channels on September 4, 2018
3. Legazpi City Local Ordinance institutionalizing the use of electronic payments for financial transactions with the City on August 13, 2018

Year 5 Quarter 1 (Oct 1 – Dec 31, 2018)

1. Revenue Memorandum Circular (RMC) 98-2018, was issued on December 5, 2018. RMC 98-2018 reiterates the mandate to use eBIRForms by identified taxpayers and the presents software certified via the eTSPCert System as additional electronic filing and payment options.
2. Ordinance No. 79 Series of 2018 – An Ordinance Institutionalizing the Use of Electronic Payment for the Financial Transactions with the City Government of Gen. Santos
3. Department of Budget and Management Office Order 1151 Series of 2018 issued 15 October 2018 on the Formation of the Budget and Treasury Management System (BTMS) e-Learning Course

Year 5 Quarter 2 (Jan 1 – March 31, 2019)

1. BIR Revenue Memorandum Order (RMO) 8-2019 signed February 8, 2019– Policies and Guidelines in the Certification of Electronic Tax Filing and/or Payment Solutions
2. Circ. 1033 Amendments to Regulations on Electronic Banking Services and Electronic Operations

Year 5 Quarter 3 (April-June 2019)

1. BIR Revenue Memorandum Circular 51_2019 issued on April 16, 2019- Payment of Internal Revenue Taxes through the Online Payment Facility of the Authorized Agent Bank (AAB)

Year 5 Quarter 4 (July-September 2019)

1. BIR Revenue Memorandum Circular 81_2019 issued on August 14, 2019- Notifies the availability of new payment facility utilizing the PESONet through Landbank Link.biz Portal online payment facility

b. No. of public-private dialogues to support strengthening e-payment environment

Year 1 Quarter 3 (Apr 1 – Jun 30, 2015)

1. National Confederation of Cooperatives General Assembly (May 23-24, 2015)

Year 1 Quarter 4 (Jul 1 – Sep 30, 2015)

1. Launch of the National Strategy for Financial Inclusion (July 1, 2015)
2. Dialogue of Queen Maxima and Philippine banking industry and other players (July 2015)
3. DILG Regional ICT Forum – Mindanao (September 3, 2015)
4. DILG Regional ICT Forum – Luzon (September 16, 2015)
5. DILG Regional ICT Forum – Visayas (September 22, 2015)
6. Chief Information Officers Foundation Forum (September 30, 2015)

Year 2 Quarter 1 (Oct 1 – Dec 31, 2015)

- Philippine Agent Network Study Launch (October 26, 2015)
- Remittance for Development Council Meeting (November 6, 2015)
- NEA-Electric Cooperatives Consultation Session (November 26, 2015)
- Launch of the NRPS (December 9, 2015)
- BSP-CEOs Conference Meetings (December 2015)

Year 2 Quarter 2 (Jan 1 – Mar 31, 2016)

1. SURGE Stakeholder's Forum - Batangas City (January 19, 2016)
2. SURGE Stakeholder's Forum - Tagbilaran City (January 26-27, 2016)

Year 2 Quarter 3 (Apr 1 – Jun 30, 2016)

1. Innovative Strategies for Development Summit 2016 (June 8-10)
2. CDO MSME Business Forum, Cagayan de Oro City (June 10-11)
3. Impact of M-Money in the Bottom of the Pyramid Summit (June 17)

Year 3 Quarter 1 (October 1 – December 31, 2016)

1. Digital Congress: "The Power of X" organized by IMMAP (October 12, 2016)
2. Information and Communications Technology (ICT) Forum organized by DILG (October 27, 2016)

Year 3 Quarter 2 (Jan. 1 – Mar. 31, 2017)

1. BSP-Banking Industry Workshop on NRPS (Feb. 3, 2017)
2. Future of Commerce: Philippines Meetup (Feb. 23, 2017)

Year 3 Quarter 3 (April 1 – June 30, 2017)

1. Various NRPS Consultations with Payment Systems Management Body, Bankers Association of the Philippines, Rural Bankers Association of the Philippines, Cooperative Development Authority, National Confederation of Cooperatives, etc. (May and June 2017)
2. Survey Design Workshop for e-Payments (June 9, 2017)

Year 4 Quarter 1 (Oct 1 – Dec 31, 2017)

1. National LGU ICT Forum (October 19, 2017)
2. Launch of PESO Net ACH (November 8, 2017)
3. NRPS Roadshow – Manila (November 20-23, 2017)
4. NRPS Roadshow – Cebu (November 20-23, 2017)
5. NRPS Roadshow – Iloilo (November 20-23, 2017)
6. NRPS Roadshow – Cagayan de Oro (November 20-23, 2017)
7. NRPS Roadshow – Davao (November 28, 2017)
8. 1st National Association of Business Permit and Licensing Officer (NABPLO) National Convention (November 28/29, 2017)

Year 4 Quarter 2 (Jan-March 2018)

- BSP InstaPay Forum (January 31, 2018)

Year 5 Quarter 1 (October - December 2018)

1. Workshop on Government E-Collection (November 23, 2018)
2. Dialogue with BIR on Electronic Tax Collections (December 20, 2018)

Year 5 Quarter 4 (July-September 2019)

1. Electronic Payments Orientation for Tagbilaran City Business Sector Partners, 7/17/2019 (34 females, 21 males; 55 people trained)

Year 6 Quarter 1 (October-December 2019)

1. Electronic Payments Orientation for Legazpi City Business Sector Partners, 11/22/2019 (12 females, 5 males; 17 people trained)
2. Stakeholders' Consultation on Revenue Regulation Review Study Results, 12/4/2019

Indicator 3.2. Increased competition among m-money and e-payment platforms

Number of policies removed or added to reduce barriers and encourage competition.

Year 4 Quarter 1 (October 1 – December 31, 2017)

1. Circular No. 980: Adoption of National Retail Payment System (NRPS) Framework.

Year 4 Quarter 2 (January 1 – March 31, 2018)

1. BSP Memorandum No. M - 2018-12 - Guidelines on the National Retail Payment System (NRPS) Key Principles and Specific Rules Applicable thereto on March 23, 2018
2. BSP Memorandum No. M-2018-013 - Disclosure of Fees on Electronic Payments Pursuant to Circular 980 on March 28, 2018
3. Circular No. 1000, Guidelines on the Settlement of Instant Retail Payments on April 23, 2018

Year 4 Quarter 4 (July 1 – September 30, 2018)

1. BSP Memorandum No. M-2018-021 - Frequently Asked Questions on Anti-Money Laundering - related concerns on the adoption of National Retail payment systems Framework on August 10, 2018
2. BSP Memorandum No. M-2018-026 - Availability of InstaPay and PESONet in all existing electronic delivery channels on September 4, 2018

Indicator 3.5: Security measures in e-payments strengthened

Number of guidelines developed, and forums held that promote awareness on digital security best practices or consumer protection

Year 2 Quarter 2 (Jan 1 – Mar 31, 2016)

1. FICCO Training, 3/19/16 to 3/20/16 (2,455 of males, 6,421 females; 8,876 trained)

Year 3 Quarter 2 (Jan 1 – Mar 31, 2017)

1. Orientation on RPT Payments – QC Mezza Residents, 3/18/17 (42 males, 41 females, 83 trained)

Year 3 Quarter 3 (April 1 – June 30, 2017)

1. Zamboanga City LGU Financial Literacy Orientation, 4/26/17 and 4/27/17 (68 males, 64 females, 132 trained)

Year 4 Quarter 2 (Jan – March 2018)

1. Securing and Auditing the Cloud Environment, 2/5/2018 (7 males, 8 females, 15 trained)
2. Securing of ATMs, Online or Mobile Banking, and other emerging channels, 2/12/2018 and 2/13/2018 (12 males and 19 females, 31 trained on Day 1 and 5 males, 9 females, 14 trained on Day 2)
3. Basic Concepts on PCI-DSS, 3/6/2018 (12 males, 21 females, 31 trained)
4. Cybersecurity Essentials and Assessment, 3/20/2018 (8 males, 15 females, 23 trained)

Year 5 Quarter 3 (April 1 – June 30, 2019)

1. M-2019-016 Cyber Threat Intelligence and Collaboration

Year 5 Quarter 4 (July-September 2019)

- I. Electronic Payments Orientation for Tagbilaran City Business Sector Partners, 7/17/2019
(34 females, 21 males; 55 people trained)

Year 6 Quarter I (October-December 2019)

- I. Electronic Payments Orientation for Legazpi City Business Sector Partners, 11/22/2019
(12 females, 5 males; 17 people trained)

3.6: Global knowledge-sharing on e-payments promoted

- a. No. of articles promoting e-payments

Year I (March 18 – Sept 30, 2016)

Philippines pushing for cashless society, but it's a long way off

April 25, 2015 | techinasia.com

https://www.techinasia.com/philippines-cashless-society/?utm_source=search&utm_medium=web&utm_campaign=%2Fphilippines-cashless-society%2F

MVP pushes digital payments to fast-track financial inclusion in Philippines

July 27, 2015 | The Philippine Star (philstar.com)

<http://www.philstar.com/business/2015/07/27/1481268/mvp-pushes-digital-payments-fast-track-financial-inclusion-philippines>

USAID, LGU to launch E-PESO activity

August 3, 2015 | Daily Zamboanga Times

<http://zamboangatimes.ph/top-news/15657-usaid-lgu-to-launch-e-peso-activity-.html>

Smart cites digital payment's relevance

August 11, 2015 | The Daily Tribune

<http://www.tribune.net.ph/business/smart-cites-digital-payment-s-relevance>

Prepaid cards for cash transfer distributed to street families, indigenous people, etc.

August 12, 2015 | philnews.com

http://philnews.com/headlines/2015/headline_news_0813ag.htm

More convenient: Prepaid cards distributed to CCT beneficiaries

August 13, 2015 | moveon.ph

<http://www.moveon.ph/more-convenient-prepaid-cards-distributed-to-cct-beneficiaries/>

Beng, USAID launch E-PESO system in ZC

August 28, 2015 | Daily Zamboanga Times

<http://zamboangatimes.ph/top-news/15930-beng-usaid-launch-e-peso-system-in-zc.html>

Zambo, USAID launch E-PESO program

August 28, 2015 | Zimnet New

<http://www.zimnet.com/archives/1195-Zambo,-USAID-launch-E-Peso-program.html>

Zamboanga Mayor Beng Climaco lauded for dynamic leadership

August 28, 2015 | Mindanao Examiner

<http://mindanaoexaminer.com/zamboanga-mayor-beng-climaco-lauded-for-dynamic-leadership/>

Program to help PH achieve 20-fold increase in e-payments

August 31, 2015 | Mindanao Times

<http://mindanaotimes.net/program-to-help-ph-achieve-20-fold-increase-in-e-payments/>

USAID cites Zambo's role as engine of growth

September 1, 2015 | Zamboanga Today Online

<http://www.zamboangatoday.ph/index.php/top-stories/20938-usaid-cites-zambos-role-as-engine-of-growth-.html>

USAID launches E-PESO project in Zambo

September 2, 2015 | pia.gov.ph (Philippine News Agency)

<http://news.pia.gov.ph/article/view/2831441184029/usaid-launches-e-peso-project-in-zambo>

"E-PESO Activity" in Zamboanga

September 22, 2015 | The Manila Times Online

<http://www.manilatimes.net/e-peso-activity-in-zamboanga/220104/>

ULAP co-organizes conduct of LGU ICT FORUM Mindanao Leg in Cagayan de Oro City

September 2015 | ulap.net.ph

<http://ulap.net.ph/index.php/en/program-updates/news-updates/379-ulap-co-organizes-conduct-of-lgu-ict-forum-mindanao-leg-in-cagayan-de-oro-city-with-dilg-blgd-dost-icto-and-dti>

Year 2 Quarter 1 (Oct 1 – Dec 31, 2015)

Microsoft enters partnership to promote e-payment

October 22, 2015

<http://www.tribune.net.ph/business/microsoft-enters-partnership-to-promote-e-payment>

USAID lauds PHL for improving e-payment infrastructure

Business Mirror November 18, 2015

<http://www.businessmirror.com.ph/usaid-lauds-phl-for-improving-e-payment-infrastructure/>

City gears for e-Peso project take-off

Zamboanga Today December 29, 2015

<http://zamboangatoday.ph/index.php/top-stories/22054-city-gears-for-e-peso-project-take-off.html>

Zamboanga City set to launch e-Pesos project

Sunstar Zamboanga December 31, 2015

<http://www.sunstar.com.ph/zamboanga/local-news/2015/12/31/zamboanga-city-set-launch-e-pesos-project-449526>

Year 2 Quarter 2 (Jan 1 – Mar 31, 2016)

USAID to hold two-day caravan for market vendors

Mindanao Daily News | February 18, 2016

<http://www.mindanaodailynews.com/usaid-to-hold-two-day-caravan-for-market-vendors/>

USAID, CDO speed up market stall payment via e-Bayad Tour

pia.gov.ph | February 23, 2016

<http://news.pia.gov.ph/article/view/2601456209389/usaid-cdo-speed-up-market-stall-payment-via-e-bayad-tour->

Mobile money, other e-payment options featured at QC

e-Bayad Tour caravan

quezoncity.gov.ph | March 2016

<http://quezoncity.gov.ph/index.php/recent-news/1994-mobile-money-other-electronic-payment-options-featured-at-qc-e-bayad-tour-caravan>

Year 2 Quarter 3 (Apr 1 – Jun 30, 2016)

QC, USAID conduct e-Bayad Tour Caravan
Philippine Information Agency | April 7, 2016

<http://news.pia.gov.ph/article/view/231459994344/qc-usaid-conduct-e-bayad-tour-caravan->

BIR, GCash relaunch e-filing, payments tie-up
The Manila Times | April 12, 2016

<http://www.manilatimes.net/bir-gcash-relaunch-e-filing-payments-tie-up/255703/>

BIR, Globe relaunch mobile income tax payment system
The Standard | April 12, 2016

<http://thestandard.com.ph/business/203492/bir-globe-relaunch-mobile-income-tax-payment-system.html>

BIR, GCash relaunch first e-tax filing and payment system in PH
Manila Bulletin | April 13, 2016

<http://www.mb.com.ph/bir-gcash-relaunch-first-e-tax-filing-and-payment-system-in-ph/>

BIR, GCash relaunch first e-tax filing, payment system
SunStar | April 13, 2016

<http://www.sunstar.com.ph/cebu/business/2016/04/13/bir-gcash-relaunch-first-e-tax-filing-payment-system-467732>

Philippines's tax bureau taps mobile payment tax collection
Enterpriseinnovation.net | April 19, 2016

<http://www.enterpriseinnovation.net/article/philippines-tax-bureau-taps-mobile-payment-tax-collection-177741850>

Globe's GCash adapted for tax payment
Telecom Asia | April 19, 2016

<http://www.telecomasia.net/content/globes-gcash-adapted-tax-payment>

Year 2 Quarter 4 (Jul 1 – Sep 30, 2016)

2016 International Conference on Development: Oca, 6 Others Banner CDO Delegation to International Confab on Urban Development
www.kagay-an.com | July 11, 2016

<http://www.kagay-an.com/2016-international-conference-urban-developmentoca6-banner-cdo-delegation-intl-confab-urban-development/>

QC shares best practices in electronic payment at USAID international conference
Philippine Information Agency | July 14, 2016

<http://news.pia.gov.ph/article/view/231468403099/qc-shares-best-practices-in-electronic-payment-at-usaid-international-conference>

Digital Commerce Expo Set to Revolutionize the Philippines This September 6-7
Yahoo Finance | August 17, 2016

<http://finance.yahoo.com/news/digital-commerce-expo-set-revolutionise-020000870.html>

Digital Commerce Expo Set to Revolutionize the Philippines This September 6-7

Korea IT Times | August 22, 2016

<http://www.koreaittimes.com/story/61582/digital-commerce-expo-set-revolutionise-philippines-september-6-7>

Advocates seek to boost e-payments growth by 2020

Rappler | September 6, 2016

<http://www.rappler.com/technology/features/145402-advocates-seek-epayments-growth-epay-pilipinas>

Year 3 Quarter 2 (Jan. 1 – Mar. 31, 2017)

BSP set to launch new retail payments system

The Manila Standard | Mar. 8, 2017

<http://thestandard.com.ph/business/banking-report/231260/bsp-set-to-launch-new-retail-payments-system.html>

BSP eyes two modes to boost NRPS implementation

The Manila Bulletin | Mar. 8, 2017

<http://business.mb.com.ph/2017/03/08/bsp-eyes-two-modes-to-boost-nrps-implementation/>

BSP eyes agreements with financial firms for NRPS

Business World | Mar. 9, 2017

<http://www.bworldonline.com/content.php?section=Finance&title=bsp-eyes-agreements-with-financial-firms-for-nrps&id=141893>

Media coverage of signing of Payments System Management Body Charter

E-payments to spur faster economic growth – BSP

The Manila Times | Apr. 1, 2017

<http://www.manilatimes.net/e-payments-spur-faster-economic-growth-bsp/320343/>

ACHs to pave way for BSP's retail e-payments

The Manila Bulletin | Apr. 1, 2017

<http://business.mb.com.ph/2017/04/01/achs-to-pave-way-for-bsps-retail-e-payments/>

Firms set up e-payments clearing houses

Business World | Apr. 1, 2017

<http://www.bworldonline.com/content.php?section=Finance&title=firms-set-up-e-payments-clearing-houses&id=143107>

BSP, banks establish shared clearing settlements system

The Philippine Star | Apr. 1, 2017

<http://www.philstar.com/business/2017/04/01/1686396/bsp-banks-establish-shared-clearing-settlements-system>

Philippines to Establish Shared Clearing, Settlements System

Regulation Asia | April 3, 2017

<http://www.regulationasia.com/content/philippines-establish-shared-clearing-settlements-system>

Media coverage of Zamboanga City launch

Zamboanga City gov't, USAID, DBP, online tax payment

Sunstar | Mar. 28, 2017

<http://www.sunstar.com.ph/zamboanga/local-news/2017/03/28/zamboanga-city-govt-usaid-dbp-online-tax-payment-533513>

City gov't completes online payment system

Sunstar | Mar. 25, 2017

<http://www.sunstar.com.ph/zamboanga/local-news/2017/03/25/city-govt-completes-online-payment-system-533053>

USAID, City launch online payment for real property tax

Zamboanga Today | Mar. 2017

<http://www.zamboangatoday.ph/index.php/top-stories/21177-usaid-city-launch-online-payment-for-real-property-tax.html>

Year 3 Quarter 3 (Apr 1 – June 30, 2017)

BSP signs measures to expand e-commerce in the Philippines

GMA News Online | April 12, 2017

<http://www.gmanetwork.com/news/story/606807/money/economy/bsp-signs-measures-to-expand-e-commerce-in-the-philippines>

Year 4 Quarter 1 (Oct 1 – Dec 31, 2017)

BSP launches PESO Net

Bangko Sentral ng Pilipinas | November 8, 2017

<http://www.bsp.gov.ph/publications/media.asp?id=4529>

Central Bank launches PESO Net

The Philippine Star & The Freeman | November 8, 2017

<http://www.philstar.com/cebu-business/2017/11/10/1757298/central-bank-launches-pesonet>

PESO Net benefits touted by BSP chief

The Manila Times | November 9, 2017

<http://www.manilatimes.net/pesonet-benefits-touted-bsp-chief/361602/>

BSP accelerates retail payments with PESO Net

Malaya Business Insight | November 13, 2017

<http://malaya.com.ph/business-news/special-features/bsp-accelerates-retail-payments-pesonet>

From Zero to Hero: Building an E-payments Model from Scratch

Chemonics International | December 12, 2017

<https://www.chemonics.com/e-payments-modeling-zero-hero/>

Year 4 Quarter 2 (Jan – March 2018)

Is the Philippines Ready to Go Cashless?

IMoney.ph | January 4, 2018

<https://www.imoney.ph/articles/cashless-payment-philippines/>

PPMI tapped as partner in retail payment system

The Philippine Star | January 17, 2018

<https://www.philstar.com/business/2018/01/17/1778398/ppmi-tapped-partner-retail-payment-system>

Payments management body recognized

The Manila Times | January 17, 2018

<http://www.manilatimes.net/payments-management-body-recognized/374779/>

BSP, PPMI partner to boost retail payment system

The Daily Guardian | January 18, 2018

<https://thedailyguardian.net/business/bsp-ppmi-partner-boost-retail-payment-system/>

BSP to launch digital payments clearing house in January

Retail News Asia | February 01, 2018

<https://www.retailnews.asia/bsp-launch-digital-payments-clearing-house-january/>

The long road ahead in digitizing the payments space in the Philippines

The Asian Banker | February 26, 2018

<http://www.theasianbanker.com/updates-and-articles/the-long-road-ahead-in-digitising-the-payments-space-in-the-philippines>

BSP requires banks to set up e-payment channels

Interaksyon.com | March 28, 2018

<http://www.interaksyon.com/bsp-requires-banks-to-set-up-e-payment-channels/>

Year 4 Quarter 3 (April - June 2018)

Bangko Sentral launches InstaPay instant fund transfer system

ABS-CBN News-22 Apr 2018

<http://news.abs-cbn.com/business/04/23/18/bangko-sentral-launches-instapay-instant-fund-transfer-system>

Paymaya taps BSP's Instapay

Inquirer.net-24 Apr 2018

<http://business.inquirer.net/249773/paymaya-taps-bsps-instapaypaymaya-launches-instapay-service>

PayMaya expands 'Add Money' channels through InstaPay and bank ...

Manila Bulletin-23 Apr 2018

<https://technology.mb.com.ph/2018/04/24/paymaya-expands-add-money-channels-through-instapay-and-bank-partners/>

PayMaya now using InstaPay

Business Mirror-24 Apr 2018

<https://businessmirror.com.ph/paymaya-now-using-instapay/>

UnionBank bats for inclusive wealth via InstaPay, PESONet

Philippine Star-5 May 2018

<https://www.philstar.com/business/2018/05/06/1812436/unionbank-bats-inclusive-wealth-instapay-pesonet>

BSP: support retail payment system

Sun.Star-21 Jun 2018

<https://www.sunstar.com.ph/article/1749192/Cebu/Business/BSP-support-retail-payment-system>

BSP launches electronic fund transfer service

The Standard-25 Apr 2018

<http://www.thestandard.com.ph/business/power-technology/263894/bsp-launches-electronic-fund-transfer-service.html>

BSP to launch 2 automated clearing operations on April 23

Manila Bulletin-14 Apr 2018

<https://business.mb.com.ph/2018/04/14/bsp-to-launch-2-automated-clearing-operations-on-april-23/>

BSP thinking ahead on electronic payments

The Manila Times-2 May 2018

<http://www.manilatimes.net/bsp-thinking-ahead-on-electronic-payments/396520/>

BSP launches platform for real-time epayments

Philippine Star-21 Apr 2018

<https://www.philstar.com/business/2018/04/22/1808147/bsp-launches-platform-real-time-epayments>

ACHs to pave way for BSP's retail e-payments

Manila Bulletin-1 Apr 2017

<https://business.mb.com.ph/2017/04/01/achs-to-pave-way-for-bsps-retail-e-payments/>

BSP signs measures to expand e-commerce in the Philippines

GMA News-11 Apr 2017

<http://www.gmanetwork.com/news/story/606807/money/economy/bsp-signs-measures-to-expand-e-commerce-in-the-philippines>

Year 4 Quarter 4 (July – September 2018)

Businesses to benefit from PESONet

Malaya - July 2, 2018 (Print and Online)

<http://www.malaya.com.ph/business-news/special-features/businesses-benefit-pesonet>

Cashless transactions soar in PH as gov't, fin-tech firms push e-payment

Newsbytes.ph - July 5, 2018

<http://newsbytes.ph/2018/07/05/cashless-transactions-soar-in-ph-as-govt-fin-tech-firms-push-e-payment/>

Businesses to benefit from PESONet

Manila Bulletin - July 6, 2018 (Print and Online)

<https://technology.mb.com.ph/2018/07/06/businesses-to-benefit-from-pesonet/>

Businesses to benefit from PESONet

Products Blog - July 7, 2018

<https://www.productsblog.net/2018/07/businesses-to-benefit-from-pesonet.html>

Cashless transactions, e-payments soar in PH

Manila Times - July 8, 2018 (Print and Online)

<http://www.manilatimes.net/cashless-transactions-e-payments-soar-in-ph/416936/>

Businesses to benefit from PESONet

Manila Informer - July 7, 2018

<https://manilainformer.com/347956/businesses-to-benefit-from-pesonet/>

Online payment still low among small firms

Business World, July 25, 2018 (Print and Online)

<http://www.bworldonline.com/online-payment-adoption-still-low-among-small-firms/>

Small firms still prefer paying via cash, checks
Manila Times, July 25, 2018 (Print and Online)
<http://www.manilatimes.net/small-firms-still-prefer-paying-via-cash-checks/423088/>

A look at E-Payments Only 10 percent used E-payments last year
Malaya Business Insight, July 30, 2018 (Print)

Gov't support shift to digital payments
Manila Standard, July 31, 2018 (Print and Online)
<http://manilastandard.net/business/power-technology/271834/government-supports-shift-to-digital-payments.html>

Gov't support shift to digital payments
Manila Informer, August 1, 2018 (Online)
<https://manilainformer.com/358882/government-supports-shift-to-digital-payments/>

Low cost fund transfers with PESONet
Inquirer, August 6, 2018 (Online)
<http://business.inquirer.net/255164/low-cost-fund-transfers-pesonet>

Low cost fund transfers with PESONet
Neda Web, August 7, 2018 (Online)
<http://governance.neda.gov.ph/low-cost-fund-transfers-with-pesonet/>

Lazada PH bullish on PESONet
Malaya Business Insight, September 24, 2018 (Print and Online)
<http://malaya.bayaninetwork.com/?q=business-news/special-features/lazada-ph-bullish-pesonet>

Lazada PH bullish on PESONet
Swirling Over Coffee, September 25, 2018 (Online)
<http://www.swirlingovercoffee.com/lazada-philippines-bullish-on-pesonet-funds-transfer/>

BSP plans more automated clearing house networks
Manila Bulletin - August 6, 2018 (Print and Online)
<https://business.mb.com.ph/2018/08/06/bsp-plans-more-automated-clearing-house-networks/>

Shifting gov't fund releases to boost electronic payments
Business World - August 8, 2018
<http://www.bworldonline.com/shifting-govt-fund-releases-to-boost-electronic-payments/>

Blockchain Unit Formed by Philippines Central Bank
BlockTribune - August 7, 2018
<https://blocktribune.com/blockchain-unit-formed-by-philippines-central-bank/>

PH electronic fund transfers benefit from PESONet
Philippine News Agency - August 7, 2018
<http://www.pna.gov.ph/articles/1044083>

Mga bangko sa bansa, hinimok na tangkilikin ang PESONet System
SMNI News Channel - August 7, 2018
<http://www.smninewschannel.com/13097-2/>

“The Boss” featuring Gov. Nestor A. Espenilla, Jr. discussing financial inclusion, digitization and the NRPS

ANC's The Boss - September 6, 2018.

<https://www.youtube.com/watch?v=hy4bcEDdoGs>

Radio interview, BSP's Mary Rose Contreras, “Banner Story with Jake Maderazo & Arlyn Dela Cruz”
Inquirer 990 Television / DZIQ Radio - September 25, 2018

<https://www.facebook.com/bannerstory.inq990tv/videos/271834523461416/UzpfSTewMDAwMjl0MzU3MjQlMjoxOTM4NzU5MjE2MjA4ODQl/>

Year 5 Quarter I (October – December 2018)

Lazada PH bullish on PESONet funds transfer

The Daily Tribune, October 16, 2018 (Print and Online)

Lazada Philippines bullish on PESONet Funds Transfer

Manila Bulletin, October 8, 2018 (Print and Online)

<https://technology.mb.com.ph/2018/10/08/lazada-philippines-bullish-on-pesonet-funds-transfer/>

Lazada Ph bullish on PESONet funds transfer

The Daily Tribune, October 16, 2018 (Print and Online)

<http://tribune.net.ph/index.php/2018/10/16/lazada-ph-bullish-on-pesonet-funds-transfer/>

Top e-commerce site bullish on funds transfer functionality of PesoNet

News Bytes, October 16, 2018 (Print and Online)

<http://newsbytes.ph/2018/10/16/top-e-commerce-site-bullish-on-funds-transfer-functionality-of-pesonet/>

Lazada Philippines bullish on PESONet Funds Transfer

October 8, 2018 (Social Media Exposure)

<https://www.facebook.com/manilabulletin/posts/10157230193052985>

PESONet now has 60 Financial Institution Participants with PayMaya joining the growing list
Malaya Business Insight, November 26, 2018 (Print)

PESONet now has 60 Financial Institution Participants with PayMaya joining the growing list
Manila Bulletin, November 30, 2018 (Print)

PESONet now has 60 Financial Institution Participants with PayMaya joining the growing list
Manila Bulletin, December 7, 2018 (Print)

PESONet financial institution partners reach 60

Malaya Business Insight, November 26, 2018 (Print)

PESONet financial institution partners reach 60

Inquirer, November 9, 2018 (Online)

<https://business.inquirer.net/260242/pesonet-now-has-60-financial-institution-participants>

PESONet now has 60 Financial Institution Participants with PayMaya joining the growing list
Astig.PH, November 27, 2018 (Online)

<https://astig.ph/pesonet-now-60-financial-institution-participants-paymaya-joining-growing-list/>

PESONet Welcomes on Board PayMaya Together with 60 Other Financial Institutions

Raindeocampo.com, November 28, 2018 (Online)
<http://www.raindeocampo.com/2018/11/28/pesonet-welcomes-on-board-paymaya-together-with-60-other-financial-institutions/>

PESONet adds PayMaya to financial institution participants

Press Reader, November 30, 2018 (online)

<https://www.pressreader.com/philippines/manila-bulletin/20181130/281951723879918>

Bangko Sentral Deputy Gov. Chuchi Fonacier says the new PesoNet and InstaPay network should boost digital payments to a fifth of all transactions by 2020

One News, October 11, 2018 (Broadcast - TV)

One News - BusinessWorld Signal Cable - Channel 8

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Manila Bulletin, June 22, 2020

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June 22, 2020

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Backend News, June 25, 2020
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People's Domain, June 29, 2020
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Manila Bulletin, June 30, 2020
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Philippine Star, July 2, 2020
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Business Mirror, July 3, 2020

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Manila Times, July 8, 2020

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DTI Website, July 9, 2020

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b. No. of global knowledge-sharing events that highlight the Philippines e-payment environment/players

Year 1 Quarter 4 (Jul 1 – Sep 30, 2015)

1. Cards & Payments Philippines 2015, Manila, Philippines (September 2-3, 2015)
2. G-20 Responsible Finance Forum, Istanbul, Turkey (September 2015)

Year 2 Quarter 1 (Oct 1 – Dec 31, 2015)

1. Mondato Summit Asia, Manila, Philippines (October 20-22, 2015)
2. Financial Times - Citibank Asia Pacific Financial Inclusion Summit, Manila, Philippines (October 26-29, 2015)

Year 2 Quarter 3 (Apr 1 – Jun 30, 2016)

1. Innovative Strategies for Development Summit 2016, Crowne Plaza Hotel, Ortigas Center, Pasig City (June 8-10, 2016)

Year 2 Quarter 4 (Jul 1 – Sep 30, 2016)

1. 2016 International Conference on Urban Development, Sofitel Plaza, Pasay City (July 12-13, 2016)
2. Cards and Payments 2016, SMX Mall of Asia, Pasay City (September 6-7, 2016)

Year 3 Quarter 3 (Apr 1 – June 30, 2017)

1. Seamless Payments Asia, Singapore (April 19-20, 2017)

Year 3 Quarter 4 (Jul 1 – Sep 30, 2017)

1. Seamless Payments Philippines, SMX Mall of Asia, Pasay City (September 27-28, 2017)

Year 4 Quarter 1 (Oct 1 – Dec 31, 2017)

1. Evaluation 2017, American Evaluation Association, Washington Marriot Hotel, Washington DC, USA (November 8-11, 2017)

Year 4 Quarter 4 (Jul 1 – Sep 30, 2018)

1. SEAMLESS 2018 Conference, SMX Convention Center, Pasay City (September 26, 2018)
- Year 5 Quarter 1 (Oct 1 – Dec 31, 2018)
1. Future of Finance Philippines 2018, Fairmont Hotel, Makati City (October 5, 2018)
- Year 5 Quarter 2 (Jan 1 – Mar 31, 2019)
1. Fintech Alliance Summit 2019, BSP, Pasay City, (March 26, 2019)
- Year 5 Quarter 3 (April 1 – June 30, 2019)
1. PFCCO National Education Forum, Cebu City (April 29, 2019)
 2. National Conference on Cash Transfer Programming, Manila (April 29, 2019)
 3. HSBC Philippines: The Philippines as an Advanced Digital Economy, Manila (May 8 - 9, 2019)
- Year 5 Quarter 4 (July 1 – September 30, 2019)
1. SEAMLESS 2019 Conference, SMX Convention Center, Pasay City (September 26, 2019)
- Year 6 Quarter 3 (April 1 – June 30, 2020)
1. Business World Insights Online Forum (Session 1): Enabling LGUs in the New Normal through Digital Payments Acceptance (June 23, 2020)
- Year 6 Quarter 4 (July 1 – September 30, 2020)
1. Business World Insights Online Forum (Session 2): Efficient Delivery of Government Aid through Digital Disbursements (July 2, 2020)
 2. Business World Insights Online Forum (Session 3): Creating Digital Ecosystems to Jumpstart Local Economies (August 11, 2020)
 3. SEAMLESS 2020 Conference, Virtual Online Event (September 30, 2020)

2.2.3 Local Government and Decentralization

2.2.3-5 Number of sub-national entities receiving USG assistance that improve their performance

- Year 1 Quarter 4 (July 1 – Sept 30, 2015)
1. Cagayan de Oro City
 2. Pulilan, Bulacan
 3. Zamboanga City
- Year 2 Quarter 2 (Jan 1 – Mar 31, 2016)
1. Batangas City
 2. Quezon City
- Year 2 Quarter 4 (July 1 – Sept 30, 2016)
1. Valenzuela City
- Year 3 Quarter 3 (April 1 – June 30, 2017)
1. Tagbilaran City
 2. Iloilo City
- Year 4 Quarter 1 (Oct 1 – Dec 31, 2017)
1. National Meat Inspection Service (NMIS)
- Year 5 Quarter 1 (Oct 1 – Dec 31, 2018)
1. Legazpi City
- Year 5 Quarter 2 (Jan 1 – Mar 31, 2019)

1. Puerto Princesa City

Year 5 Quarter 4 (July 1 – September 30, 2019)

1. General Santos City
2. Ligao City
3. Social Security System
4. Department of Social Welfare and Development

Year 6 Quarter 4 (July 1 – September 30, 2020)

1. Municipality of Ubay
2. Municipality of Nabunturan
3. Social Security System
4. Department of Social Welfare and Development

PPP Public/Private Partnerships

PPP3 Number of organizations (for and not-for-profit, and government) that have applied new technologies and/or management practices due to USG-supported Public-Private Partnerships (PPPs)

Year 1 Quarter 4 (July 1 – Sept 30, 2015)

1. Cagayan de Oro City
2. Pulilan, Bulacan
3. Zamboanga City
4. Department of Social Welfare and Development (DSWD)

Year 2 Quarter 1 (Oct 1 – Dec 31, 2015)

1. Cagayan de Oro Electric Power & Light Company (CEPALCO)
2. Cagayan de Oro Water District (COWD)
3. Zamboanga City Water District (ZCWD)
4. Palawan Electric Cooperative (PALECO)

Year 2 Quarter 2 (Jan 1 – Mar 31, 2016)

1. Batangas City
4. Quezon City

Year 2 Quarter 3 (Apr 1 – June 30, 2016)

1. Bureau of Internal Revenue (BIR)

Year 2 Quarter 4 (Jul 1 – Sept 30, 2016)

1. Valenzuela City
2. University of the Visayas (UV)

Year 3 Quarter 3 (April 1 – June 30, 2017)

1. Tagbilaran City
2. Puerto Princesa City
3. Iloilo City

Year 4 Quarter 1 (Oct 1 – Dec 31, 2017)

1. Philippine Payments Management Inc. (PPMI)
2. Rameses

Year 5 Quarter 1 (October - December 2018)

1. Legazpi City

Year 5 Quarter 4 (July 1-September 30, 2019)

1. Ligao City
2. Gen. Santos City

Year 6 Quarter 4 (July 1 – September 30, 2020)

1. Municipality of Ubay
2. Municipality of Nabunturan
3. Social Security System
4. Department of Social Welfare and Development

EG.4.2-2 Number of financial intermediaries serving poor households and microenterprises supported by USG assistance

Year 3 Quarter 1 (October 1 – December 31, 2016)

- Land Bank of the Philippines

GNDR Gender					
GNDR-2 Percentage of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income or employment)					
	Male	Female	Total	% Male	% Female
Year 1					
DSWD – MCCT Davao del Norte	-	3	3	0%	100%
NCR – MCCT Training QC, 7/24/15	1	13	14	7%	93%
NCR – MCCT Training Manila, 8/8/15	18	185	203	9%	91%
E-payments Technology & Innovations for Business, Puerto Princesa City and local chambers of commerce, 9/29 – 9/30	21	31	52	40%	60%
Year 1 Total	40	232	272	15%	85%
Year 2					
FICCO Training, 3/19/16 to 3/20/16	2,455	6,421	8,876	28%	72%
Year 2 Total	2,455	6,421	8,876	28%	72%
Year 3					
FICCO Training, 2/2/17 and 2/3/17	68	3	71	96%	4%
Orientation on RPT Payments – QC Mezza Residents, 3/18/17	42	41	83	51%	49%
FICCO Financial Literacy Orientation, 4/26/17 and 4/27/17	68	64	132	52%	48%
Tagbilaran City E-payments Forum, 6/6/17	24	21	45	53%	47%
Tagbilaran City Social Media Marketing, eCommerce, and ePayments Workshop, 6/6/17 to 6/7/17	10	12	22	45%	55%
Year 3 Total	212	141	353	60%	40%
Year 4					
Year 4 Total	n/a	n/a	n/a	n/a	n/a
Year 5					
Legaspi City Business Forum, 11/29/18	68	64	132	52%	48%
Electronic Payments Orientation for Tagbilaran City Business Sector Partners	21	34	55	38%	62%
Year 5 Total (as of 09/30/2019)	89	98	187	52%	48%
Year 6					
Electronic Payments Orientation for Legaspi City Business Sector Partners	5	12	17	29.41%	70.59%
Bureau of Internal Revenue (BIR) Electronic Filing and Payment Webinar for Corporations and Non-Individual Taxpayers: <i>BIR Goes Digital</i>	98	325	423	23.16%	76.84%
Bureau of Internal Revenue (BIR) Electronic Filing and Payment Webinar for Individual Taxpayers: <i>BIR Goes Digital</i>	82	271	353	23.23%	76.77%
Integrated Digital Marketing Training Program (IDMTP) Batch I	0	68	68	0%	100%
Integrated Digital Marketing Training Program (IDMTP) Batch I	0	63	63	0%	100%
Year 6 Total (as of 9/30/2020)	185	739	924	20.02%	79.98%
Cumulative	2,981	7,633	10,614	28.44%	71.56%

ANNEX 3: INSTITUTIONS WITH PESONET AND/OR INSTAPAY-ENABLED PRODUCTS AVAILABLE ON THEIR INTERNET AND/OR MOBILE CHANNELS

Indicator 2.1: Infrastructure of E-Payments Expanded

Number of institutions supported by E-PESO to improve and/or expand their front-end infrastructure

PESONET							INSTAPAY
			Sending				Sending
			Internet		Mobile		
	Financial Institution	Licen se	Corpora te	Individu al	Corpora te	Individu al	
1	AL-AMANAH ISLAMIC INVEST BANK	UB					
2	ALLBANK, INC. (A THRIFT BANK)	TB					I
3	ASIA UNITED BANK	UB					I
4	AUSTRALIA NEW ZEALAND BANKING GROUP LTD.	UB	I				
5	BANGKOK BANK PUBLIC CO. LTD.	KB					
6	BANK OF AMERICA, NAT'L. ASS	KB	I				
7	BANK OF COMMERCE	UB					I
8	BANK OF CHINA	KB	I	I			
9	BANK OF THE PHILIPPINE ISLANDS	UB					I
10	BDO NETWORK, INC.	RB					
11	BDO UNIBANK, INC.	UB	I				I
12	BOF, INC (A RURAL BANK)	RB					
13	BPI DIRECT BANKO, INC., A SAVINGS BANK	TB					I
14	CARD BANK, INC	RB					
15	CAMALIG BANK, INC	RB					
16	CEBUANA LHUILLER RURAL BANK, INC.	RB					I
17	CIMB BANK PHILIPPINES, INC.	KB					
18	CHINA BANKING CORPORATION	UB	I		I		I
19	CHINABANK SAVINGS, INC.	TB	I		I		I
20	CITIBANK, N.A.	KB	I	I		I	
21	CTBC BANK (PHILIPPINES) CORPORATION	KB	I	I			I
22	DCPAY PHILIPPINES, INC.	NB					I
23	DEUTSCHE BANK	UB	I				
24	DEVT. BANK OF THE PHILIPPINES	UB	I	I			

25	DUNGGANON BANK (A MICROFINANCE RURAL BANK), INC.	RB					I
26	EAST-WEST BANKING CORPORATION	UB		I		I	I
27	EAST-WEST RURAL BANK	RB					I
28	EQUICOM SAVINGS BANK, INC.	TB					I
29	FIRST CONSOLIDATED BANK, INC.	TB					
30	GRABPAY	NB				I	
31	G-XCHANGE, INC.	NB					I
32	HK AND SHANGHAI BANKING CORPORATION	UB	I	I	I	I	
33	HSBC SAVINGS BANK, INC	TB					
34	INDUSTRIAL BANK OF KOREA	KB					
35	ING BANK N.V.	UB				I	
36	JPMORGAN CHASE BANK	KB	I		I		
37	KEB HANA BANK - MANILA BRANCH	KB	I	I			
38	LAND BANK OF THE PHILIPPINES	UB					I
39	MALAYAN BANK SAVINGS AND MORTGAGE BANK	TB					I
40	MAYBANK PHILS., INC.	KB	I				I
41	MEGA INTERNATIONAL COMMERCIAL BANK CO., LTD.	KB					
42	METROPOLITAN BANK AND TRUST	UB				I	I
43	MIZUHO BANK, LTD. – MANILA BRANCH	UB	I				
44	MUFG BANK, LTD.	KB	I				
45	PAYMAYA PHILIPPINES INC.	NB					I
46	PHIL. BANK OF COMMUNICATION	KB					I
47	PHILIPPINE BUSINESS BANK, INC., A SAVINGS BANK	TB					
48	PHILIPPINE NATIONAL BANK	UB	I	I		I	I
49	PHILIPPINE SAVINGS BANK	TB		I		I	I
50	PHILIPPINE TRUST COMPANY	UB	I	I	I	I	
51	PHILIPPINE VETERANS BANK	KB					
52	PRODUCERS SAVINGS BANK CORPORATION	TB					
53	QUEEN CITY DEVELOPMENT BANK, INC	TB					I
54	RIZAL COMMERCIAL BANKING CORPORATION	UB	I				I
55	ROBINSONS BANK CORPORATION	KB	I	I		I	I
56	RURAL BANK OF GUINOBATAN, INC	RB					
57	SECURITY BANK CORPORATION	UB					I

58	SHINHAN BANK	KB	I	I			
59	STARPAY CORPORATION	NB					I
60	STERLING BANK OF ASIA, INC. (A SAVINGS BANK)						I
61	SUMITOMO MITSUI BANKING CORPORATION - MANILA BRANCH	KB	I				
62	SUN SAVINGS BANK, INC.	TB					I
63	THE STANDARD CHARTERED BANK	UB	I				
64	UNION BANK OF THE PHILIPPINES	UB	I	I	I	I	I
65	UNITED COCONUT PLANTERS BANK	UB	I	I		I	I
66	UNITED OVERSEAS BANK LIMITED, MANILA BRANCH	KB					
67	WEALTH DEVELOPMENT BANK, CORP	TB					
68	YUANTA SAVINGS BANK PHILIPPINES, INC.	TB					

ANNEX 4: INSTITUTIONS CONNECTED TO PESONET'S AND/OR INSTAPAY'S CLEARING SWITCH OPERATORS (CSO)

Indicator 2.2: Back-end e-payment infrastructure strengthened

Number of institutions supported by E-PESO to improve and/or expand their back-end infrastructure

	Financial Institution	License	PESONET RECEIVING	INSTAPAY RECEIVING
1	AL-AMANAH ISLAMIC INVESTMENT BANK OF THE PHILIPPINES	UB	1	
2	ALL BANK (A THRIFT BANK), INC.	TB	1	1
3	ASIA UNITED BANK	UB	1	1
4	AUSTRALIA NEW ZEALAND BANKING GROUP LTD.	UB	1	
5	BANGKOK BANK PUBLIC CO. LTD.	KB	1	
6	BANGKO MABUHAY (A RURAL BANK), INC.	RB		1
7	BANK OF AMERICA, N.A.	KB	1	
8	BANK OF CHINA LIMITED - MANILA BRANCH	KB	1	
9	BANK OF COMMERCE	UB	1	1
10	BANK OF THE PHILIPPINE ISLANDS	UB	1	1
11	BDO NETWORK, INC.	RB	1	1
12	BDO UNIBANK, INC.	UB	1	1
13	BOF, INC (A RURAL BANK)	RB	1	
14	BPI DIRECT BANKO, INC. A SAVINGS BANK	TB		1
15	CARD BANK, INC	RB		1
16	CAMALIG BANK, INC	RB		1
17	CEBUANA LHUILLER RURAL BANK, INC.	RB		1
18	CHINA BANKING CORPORATION	UB	1	1
19	CHINABANK SAVINGS, INC.	TB	1	1
20	CIMB BANK PHILIPPINES	KB	1	
21	CITIBANK, N. A.	KB	1	
22	CTBC BANK (PHILIPPINES) CORPORATION	KB	1	1
23	DCPAY PHILIPPINES INC.	NB	1	1
24	DEUTSCHE BANK AG	UB	1	
25	DEVELOPMENT BANK OF THE PHILIPPINES	UB	1	1
26	DUNGGANON BANK (A MICROFINANCE RURAL BANK), INC.	RB	1	1

27	EAST WEST BANKING CORPORATION	UB	1	1
28	EAST WEST RURAL BANK, INC	RB		1
29	EQUICOM SAVINGS BANK, INC.	TB	1	1
30	FIRST CONSOLIDATED BANK, INC.	TB	1	
31	GRABPAY	NB		1
32	G-XCHANGE, INC.	NB		1
33	HK AND SHANGHAI BANKING CORP	UB	1	
34	HSBC SAVINGS BANK, INC	TB	1	
35	INDUSTRIAL BANK OF KOREA	KB	1	
36	ING BANK, N.V.	UB	1	1
37	ISLA BANK (A THRIFT BANK), INC.	TB		1
38	JPMORGAN CHASE BANK, N.A.	KB	1	
39	KEB HANA BANK - MANILA BRANCH	KB	1	
40	LAND BANK OF THE PHILIPPINES	UB	1	1
41	MALAYAN BANK SAVINGS AND MORTGAGE BANK	TB	1	1
42	MAYBANK PHILS., INC.	KB	1	1
43	MEGA INTERNATIONAL COMMERCIAL BANK CO. LTD.	KB	1	
44	METROPOLITAN BANK AND TRUST COMPANY	UB	1	1
45	MIZUHO BANK, LTD. – MANILA BRANCH	UB	1	
46	MUFG BANK, LTD.	UB	1	
47	OMNIPAY, INC.	NB		1
48	PARTNER RURAL BANK (COTABATO), INC.	RB		1
49	PAYMAYA PHILIPPINES, INC.	NB	1	1
50	PHILIPPINE BANK OF COMMUNICATIONS	KB	1	1
51	PHILIPPINE BUSINESS BANK, INC., A SAVINGS BANK	TB	1	1
52	PHILIPPINE NATIONAL BANK	UB	1	1
53	PHILIPPINE SAVINGS BANK	TB	1	1
54	PHILIPPINE TRUST COMPANY	UB	1	1
55	PHILIPPINE VETERANS BANK	KB	1	1
56	PRODUCERS SAVINGS BANK CORPORATION	TB	1	
57	QUEEN CITY DEVELOPMENT BANK, INC	TB		1

58	QUEZON CAPITAL RURAL BANK, INC.	RB		1
59	RIZAL COMMERCIAL BANKING CORPORATION	UB	1	1
60	ROBINSONS BANK CORPORATION	KB	1	1
61	RURAL BANK OF GUINOBATAN, INC	RB	1	
62	STARPAY CORPORATION	NB		1
63	SECURITY BANK CORPORATION	UB	1	1
64	SHINHAN BANK - MANILA BRANCH	KB	1	
65	STERLING BANK OF ASIA, INC. (A SAVINGS BANK)	TB	1	1
66	SUMITOMO MITSUI BANKING CORPORATION - MANILA BRANCH	KB	1	
67	SUN SAVINGS BANK, INC.	TB		1
68	THE STANDARD CHARTERED BANK	UB	1	
69	UNION BANK OF THE PHILIPPINES	UB	1	1
70	UNITED COCONUT PLANTERS BANK	UB	1	1
71	UCPB SAVINGS BANK, INC.	TB		1
72	UNITED OVERSEAS BANK LIMITED, MANILA BRANCH	KB	1	
73	WEALTH DEVELOPMENT BANK CORPORATION	TB	1	1
74	YUANTA SAVINGS BANK PHILIPPINES, INC.	TB	1	

ANNEX 5: BANKED CAMPAIGN INDICATORS

Post Count	Post Type	Published Date	Post Message	Total Reach	Engagement	Engagement Rate
1	Organic + Paid Ads	8/7/20	Paano Gamitin ang InstaPay at PesoNet	135,613	163,513	120.57%
2	Organic + Paid Ads	7/31/20	Mga beshie! Gusto niyo ba malaman kung ano pinagkaiba ng Instapay at PESONET, at kung paano sila gamitin? Panoorin niyo lang ang video na ito!	165,188	146,755	88.84%
3	Organic	7/2/20	Influence your friends and family to try e-payments! Download and share our #SafeAtHome sa E-payments Viber stickers FOR FREE mga beshie!	1,311	59	4.50%
4	Organic	6/25/20	Di ka makalabas ng bahay para mag-grocery?	7,544	453	6.00%
5	Organic + Paid Ads	6/24/20	Fight Phishing Scams. Verify calls, texts and e-mails. Do not click links.	65,347	19,358	29.62%
6	Organic + Paid Ads	6/16/20	Basta enrolled ang account mo sa online/mobile banking, pwedeng gamitin ang InstaPay	43,320	13,772	31.79%
7	Organic	6/14/20	Kailangan mo ba mag commute papuntang trabaho?	1,682	54	3.21%
8	Organic + Paid Ads	6/11/20	Mga Besh, hwag magpagamit sa mga Money Mule!	32,676	16,267	49.78%
9	Organic + Paid Ads	6/8/20	Alam mo besh, nagiging delikado lang tayo sa hackers kapag nakuha na nila ang personal details and password natin.	52,154	16,280	31.22%
10	Organic + Paid Ads	6/5/20	Fight Impostor Scams. I-grammar check ang messages	36,428	14,903	40.91%
11	Organic	6/3/20	Be alert sa scammers, mga besh! Malaking tulong ang mag-donate sa panahon ngayon.	753	19	2.52%
12	Organic + Paid Ads	5/31/20	Padami na ng padami ang gumagamit ng E-payments, mga besh!	45,122	15,545	34.45%
13	Organic	5/25/20	Worried ka ba na baka ma-scam ka?	2,246	81	3.61%
14	Organic	5/22/20	Besh, kung qualified beneficiary ka ng ayuda sa ilalim ng Bayanihan to Heal as One Act, pwede kang magka bank account o e-money account kahit walang ID.	1,054	46	4.36%

15	Organic	5/19/20	Ayon sa World Health Organization, hindi matitiyak gaano katagal nabubuhay sa iba't-ibang surfaces ang COVID-19 virus.	1,260	44	3.49%
16	Organic	5/25/20	BSP Governor Benjamin Diokno encourages the use of alternative methods of payment to lessen physical cash transactions during #COVID19 quarantine	425	10	2.35%
17	Organic	5/21/20	BSP Governor Benjamin Diokno assures everyone that all financial institutions under BSP will continue to provide services	611	33	5.40%
18	Organic	5/18/20	Besh, kaya mo nang magpadala sa mga loved ones at friendships mo kahit magkakaiba kayo ng bangko!	16,965	778	4.59%
19	Organic + Paid Ads	5/18/20	BSP Governor Benjamin E. Diokno encourages businesses, financial institutions and government agencies to use e-payment services such as Instapay and PESONet.	16,572	13175	79.50%
20	Organic	5/15/20	Hinga muna sa bills, mga besh!	22,100	975	4.41%
21	Organic	5/12/20	Mga besh! Para pagaanin ang mga buhay nating lahat, waived na ang fund transfer fees sa InstaPay at PESONet ngayong ECQ.	1,850	64	3.46%
22	Organic	5/10/20	Ngayong quarantine, 'malayo man, malapit rin' ang peg natin, mga beshie.	1,505	46	3.06%
23	Organic	5/7/20	Patuloy ang operasyon ng mga bangko ngayong ECQ.	68,629	1610	2.35%
24	Organic + Paid Ads	5/5/20	Tip: Para siguradong safe ang mga e-payment transactions, maging creative sa mga password na gagamitin mo!	55,897	7,921	14.17%
25	Organic + Paid Ads	4/29/20	Security ba sa online banking at e-payments ang fears mo beshie? How to be secure with e-payments?	26,505	6,291	23.74%
26	Organic	4/29/20	Beshie, alam mo ba na kahit nasa bahay ka lang, pwedeng-pwedeng tumulong at makiisa sa ating mga frontliners at kababayang nangangailangan!	2,605	110	4.22%
27	Organic	4/26/20	Bes, super dali lang maging #SafeAtHome gamit and E-Payment services.	1,860	66	3.55%

28	Organic	4/24/20	Kuryente? Tubig? Cable at internet? Kayang-kaya nang bayaran lahat 'yan with e-payments, beshie.	2,255	82	3.64%
29	Organic + Paid Ads	4/22/20	Kailangan na uli mag-restock ng fridge? Naubusan na ng toothpaste at shampoo?	50,538	15,293	30.26%
30	Organic + Paid Ads	4/21/20	Dagdag pang-grocery ba ni nanay o pang-allowance ni bunso?	62,623	5263	8.40%

ANNEX 6: FINANCIAL LITERACY TRAINING PROGRAM WRITE SHOP

Date and Time	Group	Participants	Write Shop Topics	
			Module	Session
May 14, 2020, 10:00AM – 12:00PM	A	<ul style="list-style-type: none"> DTI DSWD FDS Focal Regions 6, 7, 11 and BARMM 	Module 2	<ul style="list-style-type: none"> Consumer Protection
			Module 3	<ul style="list-style-type: none"> Exploring Jobs and Accessing Right Skills and Training Going the Micro-Small Business Route
May 19, 2020, 10:00AM – 12:00PM	B	<ul style="list-style-type: none"> MCPI Cebuana Lhuillier CARD Bank DSWD FDS Focal Regions 2, 8, 10, and 12 	Module 4	<ul style="list-style-type: none"> Insurance with focus on Microinsurance and Microcredit
May 19, 2020, 3:00PM – 5:00PM	C	<ul style="list-style-type: none"> TESDA DSWD Sustainable Livelihood Program (SLP) DSWD FDS Focal Regions 2, 8, 10, and 12 	Module 4	<ul style="list-style-type: none"> Entrepreneurship
			Module 3	<ul style="list-style-type: none"> Exploring Jobs and Accessing Right Skills and Training Going the Micro-Small Business Route
May 21, 2020, 2:00PM – 4:00PM	D	<ul style="list-style-type: none"> BSP DSWD FDS Focal Regions 1, 4A, 7, 9 and CARAGA 	Module 2	<ul style="list-style-type: none"> Investment Scam Financial Consumer Protection
			Module 1	<ul style="list-style-type: none"> Budget and Savings Transaction Account
May 22, 2020, 2:00PM – 4:00PM	E	<ul style="list-style-type: none"> SEC NPC DSWD FDS Focal Regions NCR, 4B and 5 	Module 2	<ul style="list-style-type: none"> Investment Scam Cybersecurity Data Privacy Identity Protection

ANNEX 7: INITIAL SALES RESULTS OF WOMEN ENTREPRENEURS TRAINED UNDER THE W-GDP IDMTP (BATCH I & 2)

Batch	Regions	No of WEs Enrolled	No of WEs Trained (Webinar)	No of WEs Dropped out	No. of WEs started selling online	Sales (Quantity)	Sales (Amount)	FB	Lazada	Shopee
1	NCR	41	30	11	25	677	PHP 120,500.00	25	7	10
	III	24	23	1	20	3,067	PHP 556,383.00	22	9	13
	XI	17	15	2	7	882	PHP 376,899.00	9	3	3
2	V - Sorsogon	24	15	14	9	741	PHP 240,942.50	17	-	1
	V - Albay	29	24		17		PHP 21,986.93	21	-	15
	III	10	9	1	7	1,831	PHP 58,430.00	10	-	1
	IV-A	17	17		6	197	PHP 35,830.00	5	-	-
Total		162	133	29	91	7,395	1,410,971.43	109	19	43

Note: *Data is collected by the Drill masters and Mentors from their respective WE mentees. As of date data is, pending completion and verification

ANNEX 8: W-GDP IDMTTP PLANNED SCHEDULE & SELECTED PARTICIPANTS FROM 17 REGIONS (AUGUST - DECEMBER 2020)

Batch	Ecommerce Training Session	Date	Region	Mentees	Mentors
1	Shopee, Lazada and Fb	Aug 27-29	NCR	41	16
			III	24	24
			XI	17	17
2	Lazada and FB	Sept 17-19	III	10	4
			IV-A	17	6
			V	53	18
3	Shopee and FB	Oct 8-10	I	22	11
			II	45	20
			CAR	20	17
4	Lazada and FB	Oct 29-31	IV-A	32	12
			IV-B	21	16
			V	14	14
			CARAGA	5	5
			XII	8	3
5	Shopee and FB	Nov 12-14	VI	15	14
			VII	47	14
			VIII	25	25
6	Shopee and FB	Dec 3-5	IX	55	29
			X	34	11

ANNEX 9: BANKED CAMPAIGN PRESS RELEASES

Campaign Press Releases	Dailies	Blogs	Online News	Provincial	PR Value
BSP Encourages Shift to E-Payments			4	1	750,162.96
BSP Notes Necessity of E-Payments During ECQ		1	3	1	543,461.04
Banks and e-money issuers urged to help consumers transition to e-payments			2		335,106.00
Banks and e-money issuers urged to help consumers transition to e-payments			7		875,000.00
E-payments ensure continuity for small business, security for users	2		2	2	697,671.90
Grand Total	2	1	18	4	3,201,401.90

Press Releases by BSP on the Campaign with mention of USAID assistance	Dailies	Blogs	Online News	Provincial	PR Value
BSP ramps up digital campaign to wean Pinoys off cash payments	1		2		320,132.00
BSP strengthens digital literacy drive	1		2		385,744.73
Grand Total	2	0	4	0	705,876.73

ANNEX 10: LEVERAGE FROM PARTNERS

<i>E-PESO Activity</i>	Leveraged Amount (USD)	E-PESO Spending (USD)	Leveraged from	As of
Hack^Tax Project	454,550	20,000	Private sector partners	Sept 2020
ReliefAgad Project	523,900	118,300	Private sector partners	Sept 2020
W-GDP IDMTP Trainings	9,580*	67,535	Private sector partners	Sept 2020
All other E-PESO Activities	110,670	98,900	Private sector partners (PPMI, tax software providers, local government unit systems provider, payment service providers) Government partners (BSP, BIR, LGUs)	Dec 2019
Total (USD)	1,098,700	304,735	Leverage Ratio	3.61

Note:

*Figure does not yet include contributions by DTI

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